

United Nations Development Programme (UNDP) – Third-Party Monitoring Services for the UNDP/TEF Entrepreneurship Programme

Draft Project M&E Report

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Caveat

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i. List of Abbreviations

S/N	Abbreviation	Meaning
1.	AFD	Agence Française de Développement
2.	FGDs	Focus Group Discussions
3.	GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)
4.	ICRC	International Committee of the Red Cross
5.	KIIs	Key Informant Interviews
6.	M&E	Monitoring & Evaluation
7.	MOU	Memorandum of Understanding
8.	MSMEs	Micro, Small and Medium Enterprises
9.	OACPS	Organisation of African and Caribbean States
10.	OECD	Organization for Economic Co-operation and Development
11.	R&D	Research and development
12.	SDGs	Sustainable Development Goals
13.	SMEs	Small and Medium Enterprises
14.	TEEP	Tony Elumelu Foundation Entrepreneurship Programme
15.	TEF	Tony Elumelu Foundation
16.	ToC	Theory of Change
17	ToR	Terms of Reference
18	UNDP	United Nations Development Programme
19	YEP	Youth Entrepreneurship Programme



1.0

Executive Summary

1.0. Executive Summary

1.1. Programme Background

Sub-Saharan Africa has a young population (majority under 25 years of age), the combination of a growing youth population and an increasing youth unemployment rates in the continent present a key development challenge. The unemployment is associated with mismatch of marketable skills and disparities in education amongst youths. The gaps in marketable skills, access to land and access to financial capital makes it difficult for Micro, Small and Medium Enterprises (MSMEs) to thrive. Entrepreneurs in the continent find it difficult to start, grow and sustain their businesses. Interventions by governments and development partners is limited compared to the high rates of unemployment and gaps in the MSME sector. The challenges faced by entrepreneurs particularly due to the harsh business environment limits the potential of the sector to contribute substantially to the Gross domestic products (GDPs) of the Sub-Saharan African countries.

Against the backdrop above, the United Nations Development Programme (UNDP) and the Tony Elumelu Foundation (TEF) launched TEF-UNDP Youth Entrepreneurship Programme (YEP) in 2017 to empower 100,000 young African entrepreneurs for a period of 10 years with seed capital, business training and mentoring. This dedicated intervention aims to channel and uplift the entrepreneurial, innovative, and creative spirit of the young people with the main purpose of providing better opportunities, thriving businesses and novel ways of delivering services. The Programme also seeks to empower micro businesses in under-served and vulnerable communities in rural areas with mentoring, capacity building and aid promising start-ups with access to innovative financing.

In 2017, TEF entered a Memorandum of Understanding (MOU) with UNDP to enhance the effectiveness of their joint development effort and promote entrepreneurship development in Africa. The partnership has delivered high impact results. UNDP has committed about \$14,000,000 with TEF to support youth entrepreneurship development under four (4) iterations of the Programme within the framework of the MOU signed in October 2017. The UNDP collaboration with TEF is planned to achieve the following objectives; (I) Promotion of entrepreneurial development in Africa with a focus lens on existing SMEs and start-ups (II) Equip emerging African entrepreneurs and start-ups with the necessary entrepreneurship skills (III) Provision of Business Development Services necessary to facilitate the growth of existing SMEs and start-ups (IV) Promotion of technological development, mentoring and innovation amongst entrepreneurs in Africa (V) Facilitation of access to finance for SMEs and start-ups. Improvement of the business environment for local entrepreneurs through policy change from partnerships between state and non-state actors and (VI) Development of Monitoring and Evaluation structures to assess impact of African Entrepreneurs.

The **first iteration** of the initiative was launched in 2018, which supported 40 entrepreneurs through the 2018 TEF Entrepreneurship Programme, which includes a 12-week business training program, mentorship, coaching and access to key networks. Following the conclusion of the training exercise and review of business plans, \$5,000 of seed capital was disbursed to each entrepreneur. Upon review of the key lessons and recommendations determined from the first iteration, **the second iteration** was launched in 2019. The focus was on providing support to 755 entrepreneurs from across the continent through the 2019 TEF Entrepreneurship Programme. About \$3,770,000 was mobilized from 28 UNDP country offices and the Regional Programme to achieve this. In the same year, the TEF-UNDP Sahel Programme was launched in 7 Sahel countries: Nigeria, Niger, Chad, Cameroon, Mauritania, Mali, and Burkina Faso an off-cycle Programme that positively impacted over 2000 young African entrepreneurs from the Sahel region.

In 2020, the TEF-UNDP Mali Entrepreneurship Programme was launched as the fourth iteration which was part of the broader TEF-UNDP Entrepreneurship Programme launched in 2019. This youth empowerment initiative aims to train, mentor, and fund 10,000 young Malian entrepreneurs over a 3-year period to facilitate significant economic recovery intervention in Mali (Maiga and Okpagu 2020). The pilot phase was launched in November 2020 to develop the skills of 3,000 young Malians through training and mentoring, and to provide financial support and monitoring to 1,860 young entrepreneurs.

1.2. Evaluation Purpose

The overall objective of the consultancy as described in the Terms of Reference (ToR) is to carry out a timely, targeted, and detailed monitoring and reporting exercise on the UNDP/ TEF Entrepreneurship Programme. PwC was engaged to conduct the independent evaluation, but under the overall guidance of UNDP Regional Service Centre for Africa and in close collaboration with the assigned Monitoring Specialist to complete the following tasks:

- Conduct mapping and real-time verification and monitoring of the entrepreneurship Programme
- Data collection and analysis for results-based management
- Conduct independent research and publication to contribute to UNDP's regional knowledge repository
- Produce an inventory and analysis of all partners engaged throughout the implementation of the entrepreneurship Programme
- Provide recommendations on relevant actors to be engaged in subsequent activities to ensure improved impact and scale of the Programme

1.3. Evaluation Method and Limitation

The evaluation conducted on the UNDP-TEF Entrepreneurship Programme used a mixed-method approach with more emphasis on qualitative research. The evaluation team reviewed Programme documents and other relevant literature related to the implementation of the UNDP-TEF Programme. Primary data was collected using One-on-one (physical or virtual) Key Informant Interviews (KII), Focus groups discussion (FGDs), Direct observation (overt and covert), small group discussions to identify outcomes and online Surveys. The study verified interventions monitoring data related to the implementation of the Programme including but not limited to capacity building using the online toolkit, activities related to mentoring of entrepreneurs and process towards access to finance for promising start-ups. The evaluation team also conducted real-time verifications of key outputs, grantee/MSMEs performance and consulted with key beneficiaries to determine quality of implementation and results. Field activities were implemented in several locations in Nigeria and Mali.

Details of activities in the two selected countries (Nigeria and Mali) included meetings with TEF and other Key Stakeholders, documents review of Programme reports and relevant materials, review of beneficiary database to select a sample for the evaluation, development and pre-testing of data collection tools, orientation of data collectors, field data collection (key informant interview, focus group discussions, online survey of beneficiaries and observation of business locations).

The Field visits to project stakeholders were conducted in both Nigeria and Mali. The two countries (Nigeria and Mali) were selected for the assessment because of the following factors: high number of UNDP/ TEF Programme beneficiaries in both countries (Mali – 52.75% and Nigeria 15.1%), maturity of businesses in both countries as well as proximity to the research team. Beneficiaries in these countries are also spread across sectors and gender and provided an opportunity to obtain more insights. Also, the implementation modality of the Programme varied in Nigeria and Mali and they presented an opportunity to obtain balanced insights on the Programme.

In both countries (Nigeria and Mali), the evaluation team visited MSMEs business locations to conduct interviews and observe how the UNDP-TEF grants were implemented. The evaluation team visited MSMEs business premises to observe activities taking place at the business location, ascertain MSMEs

/businesses compliance with legal requirements for business operations in their location, observe if the MSMEs are adapting ethical business practices and standards, determine if the product and services produced by the MSMEs are directly impacting and benefiting the standard of living and quality of life of the poor and marginalized population (especially women, youth and people with disabilities).

The evaluation team ensured independence of the evaluation was always kept, selection of respondents was conducted entirely by the evaluation from the database, flexibility of timing based on respondents' availability and conducting interview in conducive locations, working with experienced evaluators to ensure objectivity, integrity, and impartiality.

Sampling: The study population was a total of 4,000 beneficiaries cutting across several businesses. To statistically ascertain the appropriate sample size across the implementation region, we adopted Cochran's Sample Size Model. The model allows us to calculate an ideal sample size given a desired level of precision, desired confidence level, and the estimated proportion of the attribute present in the population. This was leveraged to calculate the minimum samples required for the Survey Based Questionnaires (QBS) deployed. The population of the beneficiaries' cuts across all the UNDP-TEF Entrepreneurship Empowerment Programme implementation locations in the Sahel and Lake Chad region. Regarding the conduct of the survey an online survey form was developed, and the French and English versions of the survey were respectively sent to beneficiaries in francophone and anglophone countries. In all 351 entrepreneurs (domiciled in Nigeria, Niger, Burkina Faso, Cameroon, Mauritania, Chad, and Mali) responded to the survey. The intention of the survey was to get an overall picture of the Programme across benefitting countries. Thereafter the beneficiaries from Nigeria and Mali were extracted from the database and samples were purposively drawn to ensure selection criteria of respondent was met (including gender representation, spread of location and MSME sectors). In Nigeria, three States were visited, and they include Lagos, Abuja, Kano. In Mali, three States were selected including Bamako, Koulikoro and Kayes. A total of 15 businesses were assessed in Mali and 35 assessed in Nigeria. We also included 30 specific case studies in the subsequent parts of this Report.

Adequate measures were taken to ensure the consent of respondents were obtained to carry out the study and data handling to ensure all the data used for this study are valid and reliable. Field data collection had researchers with different roles assigned and each of the interviews (FGD and KII) had a facilitator and a note taker. The evaluation team documented all opinions and perspectives of the respondents and recorded discussions were later transcribed close to verbatim. Data processing on the Survey Questionnaires was done real-time. During analysis the qualitative data were triangulated with the quantitative survey data for responses. The Evaluation Team identified further supporting evidences proving or disproving opinions. Triangulation of qualitative with quantitative data assisted in validating the claims. The use of Google forms assisted in getting organized data for timely processing. The quantitative data were analysed and presented in charts using the MS Excel. Qualitative data manual coding and transcription was used for the qualitative data analysis.

Due to the extremely challenging period within which the evaluation was conducted the evaluation team leveraged on advanced Information and Communication Technologies (ICT) to conduct a significant number of the interviews virtually. The choice of online interviewing using video conferencing services and collection of data via online survey tools was necessitated by the need to reach beneficiaries across different and remote geographies and demographics. Considering the spread of beneficiaries within each of the benefitting countries, the practicality of conducting the surveys in-person was going to pose significant logistics constraints. However, the findings from the online assessments were complemented by findings from field visits and assessment. To ensure that the methodology was not limiting, we sent an email to all beneficiaries requesting that they indicate their preference – especially those in locations we

had scoped-in. Of the 50 interviews conducted, 50% were conducted in-person and the other 50% were conducted virtually.

Field visits/observations: Field visits to project stakeholders was conducted in both Nigeria and Mali. The evaluation team visited MSMEs business locations to conduct interviews and observe how the UNDP-TEF grants were implemented. A total of 15 field visits/observations were conducted in Mali, while 10 field visits / observations were conducted in Nigeria.

Key Informants Interview (KII) and Focus Group Discussions (FGDs): Key informant interview was the main method used for data collection. We also conducted 2 Focus Group Discussions (FGDs) with 25 beneficiaries across sectors, gender, and locations. A total number of 33 KIIs were conducted in Nigeria (18) and Mali (15).

Observation: The evaluation team visited 23 MSMEs business premises to observe activities taking place at the business location, ascertain MSMEs /businesses compliance with legal requirements for business operations in their location, observe if the MSMEs are adapting ethical business practices and standards, determine if the product and services produced by the MSMEs are directly impacting and benefiting the standard of living and quality of life of the poor and marginalized population (especially women, youth and people with disabilities)

Evaluation Limitations and Biases

The evaluation team noted the following methodological limitations, logistical limitations, and biases

- **Selection of Respondents:** The evaluation team made effort to select the respondents randomly. However, because of the selection of the countries and the study location were purposive there was a possibility of selection bias. The choice of specific beneficiaries to engage for the assessment was based on PwC's assessment of accessibility, proximity, and time factors.
- **Time Constraint:** The evaluation team had to conduct the assessment within defined time. As a result, desk reviews, follow-up with beneficiaries, field assessments, etc., were conducted to fit into the overall time scheduled for the evaluation.

Beneficiary Data Gaps: The contact phone numbers provided for some of the beneficiaries were incorrect. Also, some of the individuals included in the beneficiary datasheet that was shared reached out that they had not received the seed capital disbursement, though participated in the Programme. It was clarified by TEF that the funds for these beneficiaries had been disbursed, but the concerned entrepreneurs were unable to access the funds because bank accounts had not been regularised by these entrepreneurs. Feedback from TEF indicated that all the required funds has been disbursed, however, some of the beneficiaries were yet to complete the required bank processes and therefore have been unable to access the funds. However, upon completion of their bank account regularisation process, the beneficiaries will be able to access the funds..

- **Limited high-level interview:** interview with TEF, UNDP and policy makers were limited due to scheduling constraints
- **Response bias and Desirability biases:** The evaluation team acknowledges that grantees and Programme beneficiaries had direct ties with TEF-UNDP either based on the trainings received or seed capital disbursed. This is likely to cause a response bias (desirability bias)
- **Recall bias:** The evaluation team also anticipated recall bias due to possibility of grantees confusing results of the programs with other efforts they put in their business and attributing all their successes or otherwise to the Programme

- **Insecurity and COVID-19 Pandemic:** Other limitations such as COVID-19 and travel restrictions due to insecurity. The options for the field visits were limited because of security exposures in some parts of Nigeria and Mali. This both impacted on the locations that could be visited and the process for arranging the visits. For example, some parts of North East, North Central and South Eastern Nigeria had issues with terrorism and kidnapping and the team avoided visiting locations in these areas. Also, in Mali issues of violent attacks, reprisal killings, terrorism and militancy remain a concern in regions such as Mopti and Gao. Nonetheless, field visits were conducted in carefully selected parts of Nigeria (Lagos, Abuja, and Kano (The team had to use a security detail for the Kano engagement) and Mali (Bamako, Koulikoro and Kayes)
- **Analyses of past data:** We were unable to analyse changes over times on outcomes indicators due to limited baseline data consequently the evaluation is cross sectional
- **Unavailability of Beneficiaries:** The team experienced issues with some beneficiary unavailability. In some instances, field assessors arrive at beneficiary locations, but the beneficiaries were unavailable to participate in the assessment for reasons such as emergency issues, family commitments, etc.

Actions taken to mitigate limitations and biases

- Regarding the response biases the team mitigated these risks by clarifying the role of PWC as an independent evaluator and clarifying that their responses would not be linked to future opportunities for support.
- On Recall bias the team mitigated this risk by reminding respondents about the focus of the evaluation as well as by triangulating findings across data sources to increase the validity of the findings.
- Selection/Availability biases was mitigated by ensuring that respondents for FGD and KII (especially the grantees) were randomised and where they are not available the replacement is also randomised.
- We also minimised travel-related challenges by focusing selection on geographic areas so that participants in each KII or FGD were located close to the location of the discussion. For remote KIIs/FGDs maintained flexible timelines to accommodate respondents' access to electricity and internet
- Regarding time constraints, the team followed-up closely and sent reminders to beneficiaries to speed up scheduling sessions for them. In instances possible, the team adopted social messaging platforms like WhatsApp to expedite communications with beneficiaries. The team also prioritised key project activities required to prepare the assessment.

1.4. Key Findings

1.4.1. Effectiveness: *Effectiveness looks at the extent to which the intervention achieved, or is expected to achieve, its objectives and its results, while considering the relative importance of the objectives*

UNDP-TEF Programme objectives were clearly stated and aligned to the YouthConnekt model as captured within the UNDP project document. Regarding the intervention achieving its objectives, UNDP - TEF Programme made significant achievement in motivating and promoting youth and women entrepreneurship development in Africa. The Programme is widely acclaimed by youth and has encouraged entrepreneurs to establish start-up and existing MSMEs to better develop their business proposals for growth. Through its training Programme and online mentoring emerging African entrepreneurs were able to obtain business management and financial literacy skills.

The Programme has provided a mainly online 12- weeks training to over 4000 beneficiaries. The trainings have greatly contributed to providing youth with basic skills required to launch and run their businesses. The topics and training modules were comprehensive and cover vital areas that will ensure business success, including starting and scaling a business, business development, marketing strategy, effective management, and product design.

The use of technology by the UNDP-TEF Programme has been remarkable as almost all the capacity building and mentoring were implemented virtually. There have been vibrant activities on the online platforms. However, some of the beneficiaries indicated challenges with fully accessing the trainings because of issues around internet connectivity, technical constraints, and limitation with digital devices.

The Foundation has provided grants ranging of \$1500, \$3,000 and \$5000 to its beneficiaries. This varied with Programme and target beneficiaries. The underserved populations from the Sahel and Mali were also funded based on perceived needs and capacity. However, beneficiaries selected within the Programme flagship cycle received the same amount of \$5000 as other entrepreneurs selected across the continent for the flagship Programme.

It was established that the provision of virtual trainings was exciting to the entrepreneurs. 97% of entrepreneurs who responded to our QBS indicated that the training equipped them with soft skills (like time management, financial planning, ethics, and integrity, etc.) necessary to run a successful business. From interactions with TEF, it was gathered that the team deployed innovative approaches to monitoring the project remotely despite challenges of conflict and changes in the context due to COVID 19. However, more impactful results can be achieved with greater investments in Monitoring and Evaluation (M&E) (particularly, onsite M&E) activities of the programme. Online and offline performance monitoring of these entrepreneurs will further improve the results and effectiveness of the program, particularly in terms of how the trainings and funding translate to intended outcomes.

Furthermore, to achieve the targeted number of jobs to be created by the project within the set timeline, more investments will need to be made to either increase the number of Programme beneficiaries or the support given to Programme beneficiaries. More businesses were observed to have expanded but would require scale-up and access to more funding and to further scale operations.

With regards to the UNDP – TEF Programme, the TEF is on track regarding its timelines covering about 40% of its target beneficiaries between 2018 and 2021. If the trend continues, UNDP – TEF will reach its target number of beneficiaries within its defined timeline. However, more can be done to ensure that the overall target of the TEF Entrepreneurship Programme is achieved, as it has reached 50% of its overall implementation timeline but has achieved less than 20% of the overall target of 100,000 youths. This is consistent with the findings of the first phase assessment of the Programme.

1.4.2. *Relevance:* *Relevance entails examining the extent to which the intervention’s objectives and design respond to beneficiaries’ needs and priorities*

The UNDP / TEF Entrepreneurship Programme was launched to empower about 100,000 young entrepreneurs with seed capital, business training and mentoring for a period of 10 years (2018 – 2028). These interventions were set out to improve the quality of lives and livelihood by addressing specific challenges such as; youth unemployment; pervasive underemployment rates; high incidence of working poverty; marginalization of youth in leadership, social, economic, and civic processes; lack of technical, entrepreneurship, and soft skills; lack of adequate access to productive assets, technology, and financial resources; lack of updated inclusive and supportive youth strategies and policies in most countries; lack of either coherent and coordinated deliberate transformative macroeconomic and sectoral policies that foster wealth creation and sustainable socio-economic growth.

As a result, the UNDP / TEF Entrepreneurship Programme seeks to address these underlining challenges. The target outcome in this regard include:

- Strengthening of a conducive and enabling environment for job-rich growth, particularly for African youths
- Enhancement of youth social and economic participation and leadership
- Sharpening or development of entrepreneurial skills for African entrepreneurs
- Increase in the number of African youths gainfully employed.

The outcomes were delivered through a range of trainings, mentoring, pitching competition and seed capital disbursements. Other activities related to the above include the TEF Entrepreneurship Forum and Alumni membership of the Programme.

Already, the Programme has reached 50% of its overall implementation timeline but has achieved less than 20% of the overall target of 100,000 youth. However, with regards to the UNDP – TEF Programme, the TEF is on track regarding its timelines covering about 40% of its target beneficiaries between 2018 and 2021.

Jointly, the TEF and UNDP Entrepreneurship Programme have empowered close to 4000 African entrepreneurs. It was reported that in 2018 the Programme sponsored 40 Entrepreneurs, in 2019 the Programme sponsored 755 entrepreneurs, in 2020 the Programme sponsored 2,100 through bespoke partnership across 7 Sahel-region countries and in 2020 the Programme sponsored 1,860 entrepreneurs through bespoke partnerships in Mali.

Responses from the Questionnaire Based Survey (QBS) further buttresses this. About 97% of entrepreneurs surveyed indicated that the TEF Business Management trainings equipped them with soft skills (such as time management, financial planning, ethics, and integrity, etc.) necessary to run a successful business. Also, surveyed entrepreneurs noted that the Programme improved their capacity to create more jobs, with 81% indicating that they were able to create between 1 to 10 jobs after their selection as beneficiaries of the Programme. This was also consistent with the feedback received from beneficiaries during Focus Group Discussions (FGDs) where participants noted specific business management skills (such as the ability to draft business plans, improve brand visibility, make financial plans, etc.) acquired during the training.

“I am a lawyer by profession, but with a passion in business. When I enrolled in the programme, I was fascinated by how the training taught me a great deal about networking with business owners on the TEFConnect and how to solve problems. Also, the business plan training helped me to develop a bankable business plan, which is an added skill to me. Prior to the programme, we were not registered as a business. The programme enabled me to register my company and procure the necessary machinery.”

Feedback from FGD Session

“My business was in the idea stage and the grant enabled me to kick off the business. The business has created 6 job opportunities and we have been able to impact the community by training 50 children in ICT. The training received helped me to develop my marketing skills, managing the business and how to manage competition.”

Feedback from FGD Session

In terms of access to finance, field interactions with beneficiaries indicated that many of the beneficiaries has very limited or no option to access business financing prior to their selection. As such, the seed capital disbursed through the Foundation augmented the required capital to kick-off their businesses. Also, the entrepreneurs were aware of the need to access funds from other sources besides the capital received through the Programme. However, feedback received indicated that some of the beneficiaries struggled with accessing additional funding to scale up their business performance. Interactions with TEF indicated that the Foundation supports entrepreneurs with access to additional resources through the TEF Alumni Network.

Also, the assessment of the Programme indicates alignment with the signature solutions of the UNDP. This includes keeping people out of poverty and women’s empowerment and gender equality, as well as creating increased resilience in different locations. By directly empowering about 4000 entrepreneurs, with each creating an average of 10 jobs, UNDP is driving the reduction of poverty in benefitting communities. Additionally, female participation in the Programme is currently about 35%. We also noted feedback from TEF indicating that the 2021 TEF Entrepreneurship Programme has a female participation of 70% - which will increase the total population of female beneficiaries of the Programme. If the trend is sustained, it will significantly increase the total population of female beneficiaries in future iterations of the UNDP-TEF partnership, and cover gaps in gender balance in Programme implementation. Also, by sponsoring businesses in critical sectors such as agriculture, energy, healthcare, education, waste management, etc., the Programme is also driving greater resilience of benefitting communities.

However, interactions with some beneficiaries in Nigeria (Jos, Kaduna, Kano, etc.) also indicated that some of the beneficiaries struggled to kick-start their businesses because the funds received might have only addressed a little part of their overall business financing needs. This was exacerbated by the challenges associated with COVID-19 and movement restrictions in the year 2020.

Also, it was observed that some of the beneficiaries who were full beneficiaries of the Programme were not fully involved in (and in some instances not so familiar with) the mentorship Programme, given poor internet connectivity, indicating that they would have missed out on guidance from experienced entrepreneurs at the infant stage.

Additionally, findings from the QBS indicated that while the large majority completed the training, some of the beneficiaries did not fully complete the 12 weeks online training. 17% of entrepreneurs surveyed noted that they partially completed the Programme, while 3% noted that they did not complete the training. Feedback from the entrepreneurs and TEF indicated that some of the entrepreneurs had internet connectivity issues, posing a constraint to their full virtual participation. These might pose a challenge to fully achieving the objectives of the Programme in line with the strategic priorities of both TEF and UNDP.

1.4.3. Efficiency: *Efficiency helps evaluators ask questions about the extent to which the intervention delivers, or is likely to deliver, results in an economic and timely way.*

In 2017, the Tony Elumelu Foundation (TEF), entered an MOU with the United Nations Development Programme (UNDP) to enhance the effectiveness of their development efforts; and promote entrepreneurship development in Africa.

- In 2018 TEF empowered 40 entrepreneurs with \$200,000 UNDP funding

- In 2019 TEF empowered 755 beneficiaries with \$3,775,000 UNDP funding
- In 2020 TEF empowered 2,100 through bespoke partnership across 7 Sahel-region countries out of which 1,860 entrepreneurs were in Mali. Total fund estimated at \$9,368 550

The UNDP-TEF Programme has delivered all its planned activities on time despite the challenging operating environment of the COVID-19 pandemic. Overall, the Programme was efficient and used optimum cost per target to deliver results. While there were no substantial delays in implementation and cost spent directly on the beneficiaries was 66 % of the total funds there is possibility of trade-off between low cost of intervention, high numbers of targets and quality of programming. The 34% covers expenses relating to intensive online trainings and other related costs. The targeted results are cost effective as with less than \$5000 of intervention per direct beneficiary, jobs were created for the entrepreneur, staff of the MSME and family members. The trainings also improved the capacity of each of these entrepreneurs to manage their respective enterprises. There are also indirect, and multiplier impacts of the trainings within the beneficiaries' communities. For example; according to a prior assessment, it was reported that for every 25 TEF beneficiaries, 23 believe that the funding received, training and networks from TEF have improved their business performance. Also, for every 10 entrepreneurs, 9 of them reported that they directly and indirectly contribute to advancing economic sustainability within their respective communities.

It is obvious that the UNDP-TEF Programme has recorded substantial benefits considering both direct and indirect beneficiaries. The benefit will continue to be realised as knowledge gained in developing business proposal and the skills obtained in mentorship will continue to be replicated. All these benefits (mostly indicated in the "impact" assessment criteria section of this Report) by far outweigh the cost incurred by the Programme. Consequently, the Programme is cost-effective and impactful to the entire MSME ecosystem at varying degrees across the countries.

However, the approach of online trainings may not significantly impact on youth with limited access to the internet and the cost associated with using expensive mobile internet data to stream training videos online. To achieve its target, there may be a need to enhance the peer-to-peer on site trainings and strategically develop and implement a blend of online and physical trainings, especially targeting rural-poor youths.

Regarding delivery of results in an economic and timely manner, the programs timelines were well structured, and all activities were being implemented within expected dates and cost estimates (with exception of disbursements in 2020 which was delayed). The reporting and communication channels between the beneficiaries/grantees and TEF/UNDP are regular and analysis of engagements on the platforms were reported.

The UNDP-TEF Programs were in most instances focused on activities that yielded significant results. However, some beneficiaries, in Mali, reported that they were selected but could not receive the Seed Capital due to documentation issues with their banks – UBA and the challenges of COVID -19 lockdowns in many countries. Interactions with some of the entrepreneurs indicated the need for more real-time feedback and clarifications opportunities for issues around applications and disbursements of seed capital. Notwithstanding this, it was established from interactions with TEF that they create opportunities for interaction and feedback with and from the entrepreneurs.

The findings indicate that a significant percentage of the MSMEs were highly dependent on the UNDP-TEF as the sole source of funding for their business incubation, growth, and development. While this shows importance of the grants to the MSMEs, it is also a source of concern in terms of efficiency and viability of the MSME because the funds are limited, and entrepreneurs should have strived to access other sources of funds such as low interest loans from government programs and development finance institutions.

The efficiency in terms of coordination, collaboration, monitoring, data quality assessments, and feedback mechanism are gap areas that can be further strengthened. Feedback from our session with TEF also indicated that the services of third-party monitors in countries that cover for 75% of beneficiaries had been engaged to improve coordination, collaboration, and data quality assurance.

1.4.4. Durability - To what extent are the project beneficiaries willing to maintain the outcome of the intervention after discontinuation of TEF/UNDP support?

A review of quantitative outcomes suggests that the beneficiaries acquired life-long entrepreneurial skills that would help them drive long-term business performance. Also, 97.3% of QBS respondents noted that TEF's platforms, resources and tools played a significant role in improving their overall business performance.

"As a result of the Programme, I was able to expand my business to Cameroon, Niger and even Sudan and my turnover got to about 25 million naira. Also, I had about 10 employees before I got the grant, but now have 50. Also, about 20-30 of these employees are women."

Aminu Ibrahim Bawa

"We bought more grinding machines to process our feeds and increased our birds by about 47% and our revenue by almost 50%. We were also able to make a down payment for the acquisition of a delivery van"

Obalakun Johnson

Additionally, 80.5% of QBS respondents noted that they were ready to continue with their businesses – showing signs of sustainability beyond the Programme. Out of the total number of beneficiaries engaged, 79% of beneficiaries noted that they have been operating for at least 1 year and 93% of the beneficiaries indicated that their businesses were either fully operational or partially operational. These findings from the field indicated that some of the beneficiaries have continued business operations even after the completion of the Programme and the receipt of their seed capital. Also, the QBS findings also indicated that 57% of respondents performed well in the last one year, despite the challenges posed by the pandemic. However, 35% of them indicated that they had average performance because of the pandemic. 7.7% of the respondents noted that they performed poorly in the last 1 year because of the pandemic. This largely indicates that the outcomes and benefits of the Programme have long lasting impacts on beneficiaries and can continue even after the Programme has been completed.

1.4.5. Coherence - examines the extent to which other interventions (particularly policies) support or undermine the intervention and vice versa

The assessment leveraged comparative findings from desk reviews to identify Programme s policies and Programme s that are currently coherent with the UNDP TEF Entrepreneurship Programme. The UN SDGs and Africa 2063 Agenda are development strategies directly impacted by the Programme.

Findings from desk reviews indicate that the Tony Elumelu Foundation currently has partnerships with other organisations to achieve its overall goal of creating wealth and driving sustainable regional growth and development through entrepreneurship. The review indicated that the project activities of the TEF / UNDP Entrepreneurship Programme also align with other partners of the Foundation.

It was observed from desk reviews that some of the partnerships were targeted at specific beneficiary population. For example, the European Union targets the empowerment of women entrepreneurs through the Programme. The Republic of Seme City also targets the empowerment of Beninese's entrepreneurs. Also, the International Committee of the Red Cross targets empowerment of entrepreneurs in conflict-prone areas, etc. As a result, beneficiaries selected for the Programme through these partnerships fit a larger strategic priority of the respective partner organisations. Despite this, all beneficiaries go through the lifecycle of the Tony Elumelu Foundation Entrepreneurship Programme.

1.4.6. Impact: Impact is the extent to which the intervention has generated or is expected to generate significant positive or negative, intended, or unintended, higher-level effects

Based on our review of the beneficiary list and details obtained from TEF, there are 2,100 entrepreneurs categorized for the “UNDP Sahel”; 1,860 entrepreneurs categorized for the “UNDP Mali” and 40 entrepreneurs categorized as “TEF UNDP 40”. This sums up to a total number of 4,000 benefiting entrepreneurs.

The gender split of the entrepreneurs based on the data for UNDP Mali and UNDP Sahel adds up to an average 64:36 Male: Female ratio. Also, 28% of QBS respondents were female, while 72% were male. Interactions with beneficiaries through Key Informant Interviews (KIIs) and Focused Group Discussion (FGDs) indicated that beneficiaries were treated equally regardless of their gender. Regarding the Programme content, female entrepreneurs benefitted from the Programme just as much as their male counterparts did. This indicated that there is gender mainstreaming within the Programme and female entrepreneurs are also being empowered. Generally, the average percentage of female entrepreneurs in the Programme stood at 35%.

Based on findings from primary and secondary data collected and reviewed, the following are some of the major impacts of the UNDP /TEF Entrepreneurship Programme on entrepreneurs across the selected locations:

a) Job Creation: Many of the entrepreneurs engaged indicated that the UNDP-TEF Entrepreneurship Programme gave them capacity to employ more people and at the same time, pay them for services rendered either on a contractual or full-time basis. This is addressing the interlinked challenge of poverty and unemployment in communities across the region. The outcome of the QBS further buttresses this as 81% of entrepreneurs engaged indicated that they created between 1 and 10 direct jobs after their selection and participation at the TEF/UNDP Entrepreneurship Programme. 15% of these respondents noted that they created between 21 and 40 direct jobs after their selection. Similarly, 67% and 17% estimated that they had created between 1-10 and 21-40 indirect jobs respectively, after their selection to participate in the Programme.

Qualitative feedback received from beneficiaries also indicated that their businesses kick-started as a direct outcome of their selection as a beneficiary of the Programme. This is largely reflective of the fact that the Programme is also contributing to an increase in the number of MSMEs across the region, creating jobs, and improving the standard of living and quality of life of the beneficiaries and their dependents.

b) Skills Development: Responses obtained from all primary data collection approaches adopted (KIIs, FGDs and QBS) indicated that entrepreneurs improved their business management and personal leadership skills because of their participation in the Programme. These entrepreneurs attributed upskilling to the intensive nature of the business management trainings, which according to them had several relevant training areas. This was further confirmed from the analysis of QBS responses as shown below:

- 95% of entrepreneurs indicated that the Programme aided them improve the visioning and strategy development processes for their respective businesses.
- 88% noted that the Programme enhanced their capacity to implement their businesses appropriately
- 69% of respondents noted that their ability to raise funds and embed sustainability planning into their operations improved after the Programme

- 75% of the entrepreneurs noted that the process of performance reporting for their business improved after selection as beneficiary of the Programme..
- 97% of respondents agreed that the Programme generally equipped them with soft skills ((like time management, financial planning, ethics, and integrity, etc.) necessary to run a successful business?)

Generally, these findings indicate that the UNDP-TEF Entrepreneurship Programme actively upskills entrepreneurs across the region. However, some of the entrepreneurs noted the need to continuously upskill entrepreneurs on trending and emerging business issues. For many of them, the training should not stop after the seed capital has been disbursed.

c) Business Financing: Data gathered from KII and FGD sessions indicated that many of the beneficiaries had no alternative sources of financing their business ideas. In some instances, they had offers which were detrimental to the long-term survival and sustainability of the business. The seed capital disbursements received by these entrepreneurs provided the needed capital to start-off their business. One of the respondents noted that her business would not have started without the seed capital received from the Programme.

Entrepreneurs received seed capital to the tune of \$5,000 while some received \$3,000 and others \$1,500,500, and they noted that the seed capital received met certain business needs. Notwithstanding this, some of them provided feedback that the amount received was not sufficient to fully launch their business operations and that in some instances, they had to continue the search for alternative financing sources (with minimal success).

Also, some of the entrepreneurs were unable to access their funds from the banks because of poor documentation and failure to regularise their bank accounts. Consequently, the funds are locked in their accounts, and awaiting proper documentation. We received clarification from TEF that once the accounts are regularised such beneficiaries will receive their disbursed funds. TEF, also stated that they are putting in place the right monitoring mechanism to prevent such going forward.

d) Brand visibility and value: Some of the entrepreneurs engaged noted that their selection as beneficiaries of the Programme improved the value and public trust in their respective businesses. One of the beneficiaries, based in Abuja – Nigeria noted that more people were open to do business with him and invest in his company after it became public that he was a beneficiary of the Programme. Also, 87% indicated that the Programme improved their capacity to better promote and create commercial awareness for their businesses.

e) Peer-to-peer learning: The UNDP / TEF Entrepreneurship Programme currently creates an opportunity for entrepreneurs across different sectors to network and learn from each other through the TEFCconnect platform and other social media platforms. 61% of responses obtained from the QBS indicated that they had gotten business linkage benefits from the Programme, while 58% noted that they had participated in TEF Hubs and meet-ups. These activities currently provide a platform for young entrepreneurs to network, share ideas and co-ideate.

Despite the associated benefits of these activities, 42% of respondents noted that their level of participation in TEF Hubs and Meet-ups was either only between 0% to 10% or between 11% to 50% based on their own interest levels. Some of these entrepreneurs noted that their schedule, unavailability, and distance of some of the Programmes constrained their level of involvement. The implication of this is

that these entrepreneurs miss out of the peer-to-peer learning benefits associated with the UNDP TEF Entrepreneurship Programme.

f) Technology and Digitization: The UNDP / TEF Entrepreneurship Programme currently contributes to improving ICT development and leverage of technology for development in the region. Findings from desk reviews indicate that the TEFConnect platform. The digital platform provides access to markets across Africa, as well as facilitates interaction and direct networking with other entrepreneurs, investors, mentors, and other stakeholders. The platform has been described as the single largest listing of data on the African entrepreneurship space. TEF currently reports that the platform has over 1.5 million registered users – who are leveraging the digital platform to access market linkages and insights on the African entrepreneurial ecosystem.

In the same vein, the UNDP / TEF Entrepreneurship Programme requires entrepreneurs to access some of the Programme benefits on the digital platform, thereby encouraging them and upskilling their capacity to leverage digitization for improved business performance and learning.

Also, the Programme includes the ICT sector as one of the sectors being funded. For example, a review of the beneficiary list for UNDP Mali Programme indicates that about 131 entrepreneurs were selected across the ICT and telecommunications sector. These enterprises have business ideas that are also contributing to and driving digitization of the region.

1.4.7. Sustainability - Sustainability is the extent to which the net benefits of the intervention continue or are likely to continue.

In terms of sustainability of the Programme benefits. The most obvious sustainability indicator is the business and technical knowledge provided to the beneficiaries, which will certainly remain with the beneficiaries and will be used in improving how they conceive and implement business ideas. While mentors may not always remain with the program, some of the connections and collaborations on the online forums will contribute greatly to enhancing how young people view and manage their businesses with a potential multiplier effects over time.

It should be noted that Nigeria and Mali have experiences lockdown due to COVID-19 and the two countries are from time to time experiencing conflicts. These impacted negatively on the business performance of some of the entrepreneurs.

Regarding sustainability, findings from the field indicated that some of the businesses had closed, while others were either partially operational or fully operational. This is corroborated by the QBS findings below:

- 48% of entrepreneur responses received indicated that their business was still fully operational. 46% noted that their businesses were only partially operational, while 2% noted that their business had closed. Also, 4% of these respondents noted that their businesses were yet to kick-off despite being beneficiaries of the Programme.
- 4% of the QBS respondents noted that they would either retire, sell their business, pass on the business to someone else, or leave the business for waged employment within the next one year. On the other hand, 9.7% noted that they were considering switching their line of business to another within the next one year. Also, 81% of the QBS respondents indicated that they were looking to continue their current business within the next one year.

- In terms of specific plans in place to ensure business sustainability and survival, 89.5% of QBS respondents indicated that they had plans in place to either expand the range of new products / services rendered, expand business operations, and make new investments in their business.

Also, the sustainability of the Programme itself is being impacted by government policies and regulations, high competition, and access to credit. About 44.9% of survey respondents noted these as factors that have impacted their business performance.

Additionally, the TEF /UNDP Entrepreneurship Programme is not solely dependent on factors within the control of the Programme funders and beneficiaries. External factors such as government regulations, sector dynamics, sector maturity, etc., equally play an important role in the long-term survival and sustainability of the enterprises.

To ensure sustainability, the present approach taken by TEF needs to be enhanced, considering the realities of infrastructure in Africa. Youths have poor access to electricity, internet, and other ICT equipment necessary for smooth online trainings. A blend of physical and online approach should be adapted. In addition, offline training materials (in tablets or other smart devices) can be made available and accessible to entrepreneurs.

1.5. Conclusion

1.5.1. Effectiveness

Generally, the project has made considerable contribution to youth empowerment and employment in Africa. The most important success factor is the innovative communications and use of technology. The buy-in of several development partners and use of the YouthConnekt model has contributed to attract more interest and credibility to the program. There is no remarkable difference in the level of motivation and participation of female compared to male beneficiaries. The gap between female and male participation was improved in the 2021 beneficiary pool with almost 70% female entrepreneurs. This has improved the overall gender ration of the Programme.

UNDP-TEF Programme objectives were clearly stated, significantly achieved, and aligned to the YouthConnekt model. The foundation has remarkably leveraged and deployed technology to mobilize, motivate and empower entrepreneurs. Youth and women owned businesses have been established and maintained. Entrepreneurs have been empowered with business skills and access to finance to support their businesses.

1.5.2 Relevance

The four major components of the UNDP / TEF Entrepreneurship Programme are relevant to addressing key economic development issues in Africa, especially as it relates to the continent's youthful population. Specifically, the components of the Programme are relevant to driving job creation, upskilling young people, providing required financing for business operations, and getting required mentorship and support to scale performance. These are also in line with the strategic priorities and objectives of both TEF and UNDP.

1.5.3. Efficiency

The UNDP-TEF Programme is overall efficient in terms of cost per beneficiary and timely delivery of Programme activities within a difficult operating environment. There is a possibility of trade-off between low cost of intervention, high numbers of targets and quality of programming. Efficiency in terms of coordination, collaboration, feedback mechanism and institutional arrangements with key stakeholders at regional and country level is can be improved.

1.5.4. Durability

The benefits of the TEF / UNDP Entrepreneurship Programme are long-lasting and surveyed beneficiaries indicated readiness to continue with leveraging the outcomes and projecting the benefits of the Programme, despite completing the Programme. Some of the beneficiaries have further transferred the impacts of the Programme to other individuals within their respective communities.

1.5.5. Coherence

The UNDP TEF Entrepreneurship Programme aligns with specific components of global and regional development priorities (SDGs and the Africa 2063 Agenda). Beneficiaries of the Programme also participate in the general project activities outlined for other entrepreneurs benefitting from other partners. It was however noted UNDP's target beneficiaries are general young and innovative entrepreneurs in the scoped-in locations. This is unlike some of the identified partners who have strategic demographic features for beneficiaries - to fit into their larger organisation priorities and ambition. Also, a well-designed, actionable roadmap of the Programme to meeting or contributing to specific development priorities could not be assessed.

1.5.6. Impact

The UNDP Entrepreneurship Programme has had meaningful impacts on beneficiaries and their communities. It has contributed to addressing regional challenges related to unemployment, poverty, digitization, skills and capacity gaps, peer-to-peer learning, global brand perception of SMEs in the region, amongst others. However, the impacts of the Programme can be scaled in terms of ensuring that all beneficiaries participate in the entire Programme activities / lifecycle.

1.5.7. Sustainability

Sustainability of the grants by the beneficiaries is likely minimal because some of the grants cannot possibly pay for operation costs over a year. Due to the impact of COVID-19 it is likely that profits from the businesses may not be able to sustain the long-term shocks of the pandemic.

The UNDP- TEF entrepreneurship Programme currently contributes to an increase in the number of SMEs in Africa. However, assessment findings reveal that a few of these beneficiaries sometimes kick-start their businesses after the Programme, while a few others close their businesses after a while. This is because of several factors including government policies and regulations, unforeseen disruptions like the pandemic, as well as the relative percentage of grants received compared to the overall business needs.

1.6. Recommendations

1.6.1. Effectiveness

- The Programme should strengthen its monitoring processes, endeavour to work with other NGOs as third-party monitors to physically visit the business locations, identify gaps in implementing the skills provided to the beneficiaries, validate performance records, and encourage peer-learning amongst successful businesses
- Country level or state level refresher courses should be conducted for the alumni possibility through physical workshops to share ideas and best practices. Businesses can form cohorts or study cycles to meet from time to time and discuss issues affecting their sectors (for example poultry farmers can be engaging with each other through WhatsApp platform set up by TEF to discuss their experiences. Therefore, when new beneficiaries come, they can join and learn from such groups)
- The Programme should enhance the branding and visibility of the partnership with UNDP

- The UNDP-TEF Programme may require more investment in central coordination of its monitoring, evaluation and learning processes.
- The Programme should assess the current male: female ratio of its beneficiary pool and clearly define the total number of female beneficiaries to be selected each year. This process will guide the Foundation to create quota per year for the number of female and male beneficiaries to be selected. Additionally, deliberate effort should be made to reach out to more female entrepreneurs – by leveraging platforms that makes it easier for women to be aware of and apply for the Programme.

1.6.2. Relevance

- Beneficiaries of the Programme should be supported through the process of fully participating in all components of the Programme including mentorship, alumni activities, trainings, etc. Partial participation in the entire UNDP /TEF Entrepreneurship Programme might hamper the scope of impacts the Programme would have on entrepreneurs.
- A feasibility assessment of the relevance of current seed capital disbursed should be conducted.
- Increase the value of the seed capital disbursed to create greater impacts through the Programme.
- Asides from trainings financial management, entrepreneurs should be made to indicate what part of their businesses they would be financing with the seed capital disbursed.
- Enhanced monitoring of funds disbursed to beneficiaries, to ensure that the capital disbursed are used to finance relevant business cost items.
- Efforts should be made to increase the percentage of women entrepreneurs by deliberately allocating at least 40% of the grants to female entrepreneurs.

1.6.3. Efficiency

- Establish referral system to enable MSMEs access low interest loans from development finance institutions
- Establish a robust and well-funded mentoring Programme to engage, motivate and retain quality mentors.
- Strengthen coordination, collaboration, feedback mechanism and institutional arrangements with key stakeholders at regional and country
- Establish structures for social safeguards, accountability and grievance redress and complaints mechanism
- In Nigeria the TEF could explore partnerships with institutions such as Bank of Industry (BOI), Development Bank of Nigeria (DBN) and so on to refer thriving business to access additional funds.
- Having access to more resources would contribute to expanding the small businesses, increase revenues and employment.
- The Programme can introduce an annual “star grant” probably not more than \$50,000 for the most outstanding MSME amongst the existing pool of beneficiaries. This could ensure that entrepreneurs continue to strive to be more efficient in the running of their businesses. The proposal of \$50,000 (which is ten times the initial funding) considered possible cost of renting, encouraging the entrepreneur to be fully employed by the business, acquisition of required facilities and equipment for growth, enhanced marketing of business and increased motivation and retaining of skilled workers for about two years (estimate) and overall business expansion. However, the performance criteria of selecting the entrepreneur for the star grant amongst the existing grantees can be worked out between UNDP and TEF.

1.6.4. Durability

- Institute a more robust approach or model to following up with entrepreneurs during the early stages of their business start-up. This would provide relevant support and insights that might be required to properly launch operations and then advance to a level of stability.

1.6.5. Coherence

- Incorporate a strategy or KPIs that guides the alignment of the overall project objectives to specific development priorities. This would ensure that the project activities are further aligned and coherent with relevant regional and international development agenda like the SDGs and Africa Agenda 2063.

1.6.6. Impact

- More Programme beneficiaries should be encouraged to participate in and supported with trainings (upskilling) even after seed capital has been disbursed. This will provide ongoing upskilling (to a certain extent – period of their business) to entrepreneurs towards addressing specific / emerging skills gap.
- Integrate an approach for check-ins with entrepreneurs to monitor their performance and advise or support to the entrepreneurs on an ongoing basis. This was a feedback from some of the Programme beneficiaries, some of whom noted the importance of following up with beneficiaries even after disbursement would further ensure that the Programme results are achieved.
- A model or robust impact data governance and reporting approach should be developed for beneficiaries of the Programme to project outcome of key performance areas before and after their selection. This will provide real-time data on the impacts the Programme has had on beneficiaries (for example, number of jobs created before the Programme and at different periods after selection). This is very critical to fully understanding the impacts of the Programme, identifying high-performing areas, and tailoring the Programme strategy for greater value creation.

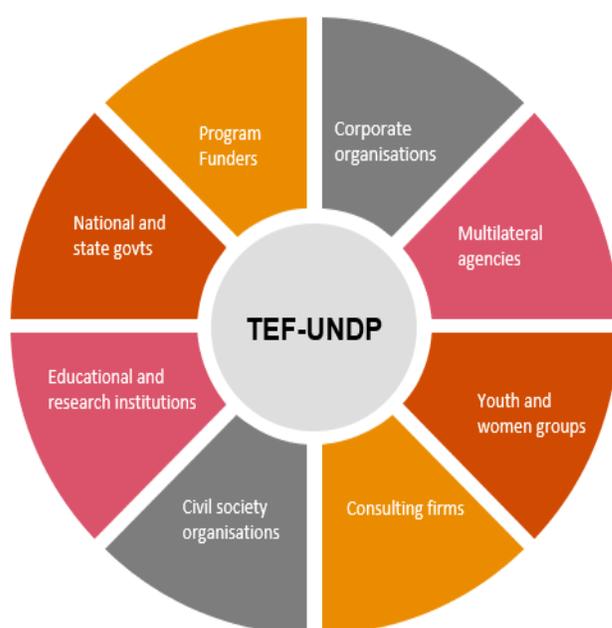
1.6.7. Sustainability

- Include training on Micro Insurance for the businesses to enable them manage risks
- Collaborate with Federal and State governments to adapt the UNDP-TEF YouthConnekt model
- Provide referral for the MSMEs to access loan from development banks at low rates. This can also include positioning these businesses to access grants and seed capital from other organisations - to scale up business operations
- Engage other CSOs to volunteer in providing capacity building, training, and re-training of beneficiaries using the TEF framework/approach.
- Initiate a financing support system (could be in the form of a second stage funding) for entrepreneurs who have scalable expansion plans for their businesses.
- TEF and UNDP should develop exit strategy and sustainability strategy for the UNDP-TEF Entrepreneurship Programme. The strategy should include a quantifiable roadmap to improving the gender dynamics of the Programme, amongst other sustainability indicators.
- Increase advocacy to government MDAs to ensure buy-in and creation of enabling policy for the MSMEs

1.7. Opportunities for greater value creation through partnerships

To ensure consistent positive outcomes and to meet the overarching objective of the program, it is critical to identify stakeholders, their contributions and engage them consistently to ensure sustained positive outcomes and wider reach of the program. Engaging with these stakeholders will provide fresh perspective and new insight, enhance decision making, build trust and goodwill towards the Programme as well as early identification of potential risks and threats and improve overall accountability.

The stakeholders of the TEF-UNDP partnership are the Programme funders, the beneficiaries, national and state governments, educational institutions - research institutions and universities, multilateral agencies, corporate organisations, civil society organisations, Youth and women groups, private institutions, consulting firms and a host of others (See stakeholder map below)



TEF-UNDP Stakeholder Mapping

Effective interaction between these stakeholders will scale the impact of the Programme. For instance, Corporate organisations can provide internship opportunities for the entrepreneurs in addition to the training provided via the TEF platform. This will provide both a theoretical and practical platform for the beneficiaries to hone their entrepreneurial skills. These internships (which can be unpaid or with stipends) will give the selected beneficiaries an opportunity to develop workplace skills and attitudes vital for their enterprise while also contributing to the organisation's business objectives.

ENTREPRENEURSHIP FORUM 2019



2.0

Background on MSMEs and the Need for the UNDP – TEF Intervention

2.1. Current State and Prospects of the MSME Sector - Sub-Saharan Africa

The Organisation for Economic Co-operation and Development (OECD) defines SMEs as firms employing up to 249 persons. According to OECD's breakdown, Micro, small and medium size enterprises have employee sizes of 1 to 9, 10 to 49 and 50 to 249 respectively. The enterprise-wide employee size provides a balanced basis for comparability and SME definition considering the variation in data and economic indices of countries across different parts of the world.

The OECD estimates that SMEs account for about 99% of all businesses and between 50% and 60% of value added.² Presently, they account for most businesses worldwide and are important contributors to job creation and global economic development. According to World Bank's statistics, 600 million jobs will be needed by 2030 to absorb the growing global workforce³, underscoring the importance of SMEs to addressing unemployment challenges. In developing economies, most formal jobs are generated by SMEs, which create 7 out of 10 jobs.⁴ Also, one out of three people work in a micro firm, two out of three is an SME. In the table below, the significant relationship between SMEs, GDP performance and employment creation across ten (10) African countries is projected.

Sub-Saharan Africa today faces an unprecedented opportunity. Half of the population is under 25 years of age.⁵ Each year between 2015 and 2035, there will be half a million more 15-year-olds than the year before.⁶ Meanwhile, the population in the rest of the world is, or will soon be, aging. The combination of growing youth population and increasing youth unemployment rates in the continent present a key development challenge. A review of global statistics indicate Africa has the youngest population in the world, making up about 20% of the global youth population (United Nations Department of Economics and Social Affairs 2015).⁷ Also, by 2050 Africa's young population, i.e., those aged between 0 and 24 years old, will increase by nearly 50 percent. In 2050, the continent will have the largest number of young people, making up nearly twice the young population of South Asia and Southeast Asia, East Asia, and Oceania.⁸

Despite its booming youthful population and the corresponding potential to create wealth, the region still struggles with socio-economic issues associated with unemployment, underemployment, poverty, poor education, and opportunities for upskilling, etc. According to the African Development Bank, youth unemployment "occurs at a rate more than twice that for adults". At present, it is estimated that over 50 per cent – of the region's youth are illiterate, and many more 'have little or no skills and are therefore

¹ United Nations Economic Commission for Europe. (2021). *Trade facilitation and SMEs itinerary*. [online] Available at: <https://ftig.unece.org/contents/definition-statistics-SMEs.html>.

² OECD (2019). Policy Highlights. [online] Available at: http://www.oecd.org/industry/smes/Policy_highlights_SME_Final.pdf.

³ OECD (2017). *Meeting of the OECD Council at Ministerial Level ENHANCING THE CONTRIBUTIONS OF SMEs IN A GLOBAL AND DIGITALISED ECONOMY*. [online] Available at: <https://www.oecd.org/industry/C-MIN-2017-8-EN.pdf>.

⁴ The World Bank (2021). *SME Finance*. [online] World Bank. Available at: <https://www.worldbank.org/en/topic/sme/finance>.

⁵ Africa Youth Employment in Sub-Saharan Africa. (2014). [online] World Bank. Available at: <https://documents1.worldbank.org/curated/en/301371468003940792/pdf/ACS81330WPOP12977300Box385165B00PUBLIC0.pdf> [Accessed 6 Dec. 2021].

⁶ Africa Union. (2017). *2017 High Level Dialogue on Democracy, Human Rights and Governance in Africa: Trends, Challenges and Prospects | African Union*. [online] Available at: <https://au.int/pt/node/38530> [Accessed 6 Dec. 2021].

⁷ United Nations Department of Economics and Social Affairs. 2015. "Youth Population Trends and Sustainable Development." United Nations. May 2015. http://www.un.org/en/development/desa/population/publications/pdf/popfacts/PopFacts_2015-1.pdf.

⁸ Sow, M. (2018). *Figures of the week: Africa's growing youth population and human capital investments*. [online] Brookings. Available at: <https://www.brookings.edu/blog/africa-in-focus/2018/09/20/figures-of-the-week-africas-growing-youth-population-and-human-capital-investments/>.

largely excluded from productive economic and social life'.⁹ Data from the International Labour Organization (ILO) suggests that Africa's unemployment rates are amongst the lowest in the world, and this could be easily misleading. While the average unemployment rate in sub-Saharan Africa is less compared to other regions, the ILO's metrics for identifying unemployment do not consider rates of underemployment were youth work for shorter hours in nonconductive environments. Many of the youth are also in the working poor class (International Labour Organization 2017)¹⁰. These lead to low earnings and limited options with respect to job security. Due to these limiting factors, many of the youths in Africa are unlikely to have social security, established formal contracts for work and conducive working environments.

Another major characteristic of youth unemployment in sub-Saharan Africa is associated with 'skills mismatch on youth labour markets', specifically that 'Over-education and over-skilling coexist with undereducation and under-skilling, and increasingly with skills obsolescence brought about by long-term¹¹ unemployment' and how 'Such a mismatch makes solutions to the youth employment crisis more difficult to find and more time consuming to implement.¹² This gap makes it difficult for entrepreneurs to leverage soft and hard skills required to build businesses from infancy to maturity stages. In most instances, businesses collapse after few months or years of start-up.

2.1.1. Sectoral Prospects and the Case for Strategic Intervention and Support for Entrepreneurs in Sub-Saharan Africa.

The IMF's Regional Economic Outlook for Sub-Saharan Africa, released in April 2015, says: "Over the next 20 years, sub-Saharan Africa will become the main source of new entrants into the global labour force". As a result, entrepreneurship and the SME sector hold remarkable potentials to drive Africa's longer-term growth and development. For the region's SME sector, the following are some of the most profound opportunities for socio-economic value creation and distribution.

- i) ***Job Creation:*** By providing adequate support for the sector, several millions of direct and indirect jobs would be created across the sub-Saharan African region. For example, in construction SMEs account for 80 to 90 per cent of all employment¹³
- ii) ***Economic Development:*** SMEs account for between 30 and 70 percent of value added with variations between countries and industries.¹⁴ Helping African SMEs to flourish is crucial not only for Africa but for the global economy, because it creates a growing middle class with disposable income, in tandem with market opportunities for new investors. As a result, it can be safely posited that through entrepreneurship, young people in the region can be adequately empowered to contribute to and drive the region's long term socio-economic development.

⁹ Hilson, G. and Osei, L. (2014). Tackling youth unemployment in sub-Saharan Africa: Is there a role for artisanal and small-scale mining? *Futures*, [online] 62, pp.83–94. Available at: https://gsdrc.org/wp-content/uploads/2016/04/Hilson-and-Osei_YouthunemploymentinSSA.pdf [Accessed 26 Jun. 2019].

¹⁰ International Labour Organization. 2020. "Global Employment Trends for Youth 2020: Africa." *International Labour Organization*. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefing_note/wcms_737670.pdf.

¹¹ Hilson, G. and Osei, L. (2014b). Tackling youth unemployment in sub-Saharan Africa: Is there a role for artisanal and small-scale mining? *Futures*, 62, pp.83–94.

¹² International Labour Organization (2013). *GLOBAL EMPLOYMENT TRENDS FOR YOUTH 2013*. [online] Available at: https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_212899.pdf.

¹³ OECD (1997). *SMALL BUSINESSES, JOB CREATION AND GROWTH: FACTS, OBSTACLES AND BEST PRACTICES*. [online] Available at: <https://www.oecd.org/cfe/smes/2090740.pdf>.

¹⁴ OECD (1997). *SMALL BUSINESSES, JOB CREATION AND GROWTH: FACTS, OBSTACLES AND BEST PRACTICES*. [online] Available at: <https://www.oecd.org/cfe/smes/2090740.pdf>.

- iii) *Crime Reduction*: Crimes threatens the stability of SMEs and is one of the reasons why these businesses fail. However, with the empowerment of more people to venture into entrepreneurship, the percentage of youths involved in crime is likely to reduce proportionately. A research powered by the European Scientific Journal (European Scientific Institute) suggests that If factors that are responsible for youth unemployment in Nigeria are addressed, youths' criminality would be reduced.
- iv) *Digitisation and Innovation*: A critical role played by SMEs is that of inventing and Innovation of new ideas, technology. The businesses provide room for pre-incubating, incubating, and introducing and commercialising new products. In many SMEs originate and pioneer new knowledge and test it before it disseminates to large industries or macro economies. Through their entrepreneurial spirits and central locus, the business founders take the risk to identify and seize opportunities and turn them into workable and market driven products.
- v) *Skills and capacity development*: SMEs provide major opportunities for millions of students and other young people across the region to learn and acquire skills required to drive their respective ventures. A significant number of industrial placements. They include creativity, critical thinking, problem-solving, decision making, language and cultural skills, technical skills, etc. Through industrial trainee attachments, apprenticeships, internships, etc., SMEs serve as platforms for capacity development in the region.

The following are strategic requirements for improving the performance of the SME sector in sub-Saharan Africa:

- SMEs are driving job growth, but need higher investment (from government, international donors, philanthropic organisations, etc.) in skills, innovation, and tech to boost wages and productivity.
- Sector financing and improving SME credit infrastructure (credit reporting systems, secured transactions and collateral registries, and insolvency regimes) will lead to greater SME access to finance. It is a critical requirement for the growth of the sector. Introducing innovation in SME finance such as e-lending platforms, use of alternative data for credit decisioning, e-invoicing, e-factoring and supply chain financing will also drive greater sectoral performance and productivity.
- Design of policies, facilities and infrastructure that foster and promote vocational and technical training. This will drive greater results with regards to innovation and productivity of SMEs in the region.
- Digital business platforms ease access to markets, strategic resources, and networks, by reducing associated costs (e.g., by pooling resources, by reducing information asymmetries, by connecting demand and supply, etc.). The technology required to successfully drive SME performance should also be developed and integrated.
- A significant gender gap exists in both start-ups and established businesses in Africa, with greater entrepreneurial activities from men. The contribution of women to socio-economic activity is equally important, and it is important to empower them for greater value creation to help create more sectoral opportunities.
- Another avenue of intervention is the establishment of incubator Programme s for high potential entrepreneurs. This has proven to be very successful in many countries. In the United States, it is reported that about 90% of start-ups that have gone through incubator Programme s stay in business (National Business Incubation Association 2011)¹⁵. Accelerators and incubators

¹⁵ National Business Incubation Association. 2011. "Business Incubation Works - Annual Report."

- are sprouting worldwide, turning cities into hubs for data-driven innovation and experimentation (e.g., Australia, Korea, Portugal).
- SMEs in sub-Saharan Africa should also be supported through the provision and opening of access to knowledge management tools and flagship publications on good practice, successful models, and policy frameworks.

2.2. UNDP - TEF Entrepreneurship Programme Context

2.2.1. Programme scope, goal, objectives, and key activities

Against the backdrop created above, the United Nations Development Programme (UNDP) and the Tony Elumelu Foundation (TEF) launched TEF-UNDP Youth Entrepreneurship Programme in 2017 to empower 100,000 young African entrepreneurs for a period of 10 years with seed capital, business training and mentoring. This dedicated intervention aims to channel and uplift the entrepreneurial, innovative, and creative spirit of the young people with the main purpose of providing better opportunities, thriving businesses and novel ways of delivering services. The Programme also seeks to empower under-served and vulnerable communities in rural areas with mentoring, capacity building and aid promising start-ups with access to innovative financing.

The Programme started from Africa's Sahel region all the way to the Lake Chad regions. This led to the pilot TEF /UNDP SAHEL Entrepreneurship Programme which targeted 2000 Entrepreneurs from the rural and border areas of the Sahel region of Africa. The partnership focuses on 7 countries Nigeria, Niger, Chad, Northern and far Cameroon, Mauritania, Mali, and Burkina Faso.

The Programme is guided by the following three principles:¹⁶

- "The inclusive economic philosophy of Africapitalism, based on the belief that a vibrant African-led private sector is the key to unlocking Africa's economic and social potential"
- "A commitment to drive African economic growth through the empowering of African entrepreneurship"
- "A mission to 'institutionalise luck' by creating an environment where African entrepreneurs can get critical elements of support in the early stages of their business life."

Objectives

The shared visions of UNDP and TEF for the development of young Africans in entrepreneurial activity formed the foundations of the Programme with the following objectives:

- Promotion of entrepreneurial development in Africa with a focus lens on existing SMEs and start-ups.
- Equip emerging African entrepreneurs and start-ups with the necessary entrepreneurship skills.
- Provision Business Development Services necessary to facilitate the growth of existing SMEs and start-ups.
- Promotion of technological development, mentoring and innovation amongst entrepreneurs in Africa
- Facilitation of access to finance for SMEs and start-ups. Improvement of the business environment for local entrepreneurs through policy change from partnerships between state and non-state actors.
- Development of Monitoring and Evaluation structures to assess impact of African Entrepreneurs.

¹⁶ "THE TONY ELUMELU FOUNDATION IMPACT REPORT." 2020. TEF. <https://www.tonyelumelufoundation.org/wp-content/uploads/2018/10/TEF-Impact-Report.pdf>.

Key Activities

The Programme has been designed based upon 7 Pillars of TEF Entrepreneurship Programme to equip the beneficiaries with the necessary skills for growing a successful business. The 7 pillars are highlighted below:

1. *Start-up Enterprise Toolkit*: This is a 12-week Programme that equips start-ups with the basic skills that are required in launching and running their business at an early growth stage.
2. *Online Mentoring*: A reliable technology-abled platform is provided where the entrepreneurs have access to world-class mentors from around the globe.
3. *Online Resource Library*: The resource library provides relevant materials, case studies, tasks, videos, and articles to support the entrepreneurs.
4. *Meet-ups*: Country and state-level meet ups are organized in a bid to ignite entrepreneurial activities and form key relationships with relevant stakeholders.
5. *TEF Entrepreneurship Forum*: The forum seeks to unify key African and global individuals in the entrepreneurial ecosystem to boost entrepreneurship in Africa.
6. *Seed Capital*: The selected entrepreneurs receive a non-returnable seed capital of \$5,000 to enhance their business operations
7. *TEF Alumni Network*: The alumni network seeks to connect all Tony Elumelu Entrepreneurs to aid collaboration and promote health competition.

The signing of the MOU between TEF and UNDP in 2017 to enhance the effectiveness of TEF's developments and promote entrepreneurship developments in Africa, the TEF and UNDP Entrepreneurship Programme has made significant impact through the empowerment of up to 4000 African entrepreneurs. The goal is that 10,000 entrepreneurs will create 1,000,000 jobs and generate \$10,000,000,000 of additional revenue in Africa.

Since the launch of the Programme in 2014, the TEF Entrepreneurship Programme has had an exponential increase in interest with a percentage growth of registration of 750% from 20,228 in 2015 to 151,692 registrations in 2018 and 261,025 in 2019. The figure below shows the breakdown of beneficiaries by country:

Burkina Faso	254
Cameroon	250
Chad	254
Mali	2110
Niger	250
Nigeria	604
Mauritania	250
Congo	4
Democratic Republic of the Congo	4
Gambia	2
Ghana	4
Liberia	3
Rwanda	4
Uganda	3
Zambia	4

2.2.2. Implementation Lifecycle and Summary of Key Programme Activities

a) Project implementation cycle

The implementation process begins with applications received from January to February after which beneficiaries are selected in March and announced in April, due diligence checks are also conducted for prospective beneficiaries prior to selection. The entrepreneurship training and mentoring cycle holds between May and July and funds are disbursed to the beneficiaries from August to December. It is also important to note that the timeline/lifecycle has been relatively flexible, especially in relations with UNDP-TEF Entrepreneurship Programme.

- *Application Drive and Selection:* The applications received are collated through UBA group and partners that include the TEF Alumni and UBA foundation. Recommendations from trusted sources within locality are also considered. Local resources such as NGO networks, local governments, community youth leaders, village heads and religious institutions are also leveraged.
- *Training:* The applications that have been duly completed will be selected for training via the Enterprise toolkit training to guide them on the requirements for success during the 12-week training Programme. The main aim of the training Programme is to equip the entrepreneurs with the necessary skills required to launch and run their respective businesses. The applicants will undergo lessons and bi-weekly face-to-face check-ins for support. The entrepreneurs are assigned modules with tasks that will require completion with the support of their selected mentors.
- *TEF Entrepreneurship Forum:* The Entrepreneurship forum which is often regarded as the “largest gathering of Pan African Entrepreneurs” is conducted annually to bring together TEF Entrepreneurs, policy makers, Investors, Political leaders, business leaders and key decision makers to further entrepreneurship in Africa.
- *Due Diligence:* Due diligence checks of the top candidates that completed the training are also conducted to ensure that they pose no reputational risks to the Foundation or the Partner and are not involved in money laundering, trafficking, terrorism, or any other nefarious activities. Any suspicious person will be dropped and replaced from the buffer list.
- *Pitching Events:* Entrepreneurs will pitch their business plans to a panel of UBA experts and others in a publicized event to ensure transparency. The judging panel will consequently select the finalists who will be eligible for capital seed funding of \$5000 after the completion of the “Know Your Entrepreneur” due diligence Programme.

b) Key Programme Activities

The TEF-UNDP Youth Entrepreneurship Programme aims to address challenges hindering the growth of SMEs in the continent such as corruption, political and economic instability, changes in global commodity prices and regulations and access to capital. The key activities of the Programme are categorized into a 4-step process highlighted below:

- *Online Toolkit:* This process entails the provision of TEF’s proprietary online Start-up Toolkit training which provides a comprehensive practical training that aids entrepreneurs with resources on market analysis, financial planning, business management skills, product marketing etc. The process is carried out over a 12-week period where the selected entrepreneurs undertake learning modules which are overseen by dedicated mentors. TEF also holds weekly webinars which are also translated for French speaking entrepreneurs to respond to areas of concern and facilitate deeper understanding of the principles covered in the modules.

- Mentoring: The next step of the Programme involves matching of mentors from all over the world with the selected entrepreneurs that will guide and coach them for the training Programme. It is important to note that the mentors are carefully selected to ensure they align with the goals and objectives of the entrepreneurs.
- Business plan preparation and review: Upon completion of the 12-week training, the entrepreneurs are also supported in developing a business plan with the aid of a simplified template. The business plans are subsequently reviewed to provide feedback to ensure feasibility of their business process.
- Seed capital investment: The successful certification of the business plan will trigger the provision of a non-refundable seed capital investment of up to USD 5,000 in a United Bank of Africa (UBA) corporate bank account of the entrepreneur. Countries without UBA presence will liaise with UNDP officials to work with selected partners. It is important to note that due diligence exercises are conducted on the entrepreneur to ensure compliance for funding eligibility.

2.2.3. Progress of the TEF/UNDP Entrepreneurship Programme

Since the inception of the TEF/UNDP Entrepreneurship Programme, four (4) iterations of the Programme have been undertaken with specific characteristics and additions to the overall Programme objectives. Below are the major iterations and specific features of the Programme since its inception.

i) First Iteration

In 2018, due to the large number of applications received, the TEF engaged donors/investors “funding partners” to provide additional funding to additional entrepreneurs (outside of the selected 1000) to reach more hopeful entrepreneurs. In 2018, the UNDP committed to 200,000 to empower 40 additional TEF entrepreneurs across Africa on to the TEF entrepreneurship Programme. The Start-up Enterprise Toolkit was developed to equip entrepreneurs with basic skills to launch and run their businesses at an early growth stage. Completing the 12-week Programme is a condition of moving forward to joining the TEF Entrepreneurship Forum and receiving first stage seed capital funding.

To help the entrepreneurs meet the criteria of financial report in their plans, a financial model template was created by Accenture. This model helped the entrepreneurs auto-generate their financials and increase the first-time approval rates of their business plans.

A total of 40 beneficiaries were targeted for this iteration from across eleven (11) African Countries. Eleven (11) African countries benefited from this initiative and they are Burkina Faso (4), Chad (4), Congo (4) Congo Democratic Republic (CDR) (3), Gambia (3), Ghana (4), Liberia (3), Nigeria (4), Rwanda (4), Uganda (3), Zambia (2). The gender distribution was Female (52.5%) and males (47.5%).

ii) Second Iteration

For this cycle, 3041 Tony Elumelu entrepreneurs were selected to start the first three pillars of the Programme. UNDP sponsored 755 entrepreneurs in the 5th cycle, however only 745 proceeded to the training. Ten (10) south Sudanese were never onboarded. 745 began the training and 670 business plans was approved by Deloitte. However only 666 selected entrepreneurs were eligible to receive the seed capital. 4 entrepreneurs did not receive the grant because they didn't not have their bank details readily available before the seed capital payment process was concluded

The Programme launched an institutional Mentorship Programme with Deloitte to provide 300 mentors in addition to the existing TEF Mentors to support and guide entrepreneurs through the 12 weeks business

and entrepreneurship training. This was to increase the ratio of mentors to mentees and increase mentors and entrepreneurs' collaboration.

The gender distribution for this cycle was 493(66.17%) females and 252(33.83%) males. The language breakdown was English (287), French (332) and Portuguese (51). 71% (about 937) of the mentors connected with mentees were responsible till the end of the Programme. The Agriculture sector was responsible for 26.43% of 666 entrepreneurs funded, this indicates a strong interest in food production. A total of 666 entrepreneurs drawn from 29 African countries were captured. Countries with the highest number of entrepreneurs were Congo DR (94), Nigeria (71), Chad (50), Ethiopia (49) and Benin (47).

At the completion of the 12-week start up Enterprise Toolkit, eligible entrepreneurs from Nigeria were paid in their local currencies the Naira equivalent of \$5,000 (N1,800,000 as of then) the Official USD/Naira exchange rate of N360. While \$5,000 was paid into the company accounts of entrepreneurs from UBA Africa and Non -UBA countries.

iii) Third Iteration

In 2020, the TEF/UNDP partnered to identify, train, mentor, fund and create employment for 100,000 entrepreneurs starting from Africa's Sahel and Lake Chad regions over a 10-year period. The pilot Programme covered 7 countries which are Northern Nigeria (Excluding Abuja & Kwara), Niger, Chad, Northern and far Cameroon, Mauritania, Mali, and Burkina-Faso. The core objectives of the Programme was to sponsor the capacity development and training of youth from across the Sahel region of Africa. Countries that benefited are Northern Nigeria, Niger, Chad, Northern and far Cameroon, Mauritania, Mali, and Burkina Faso.

The targeted number of beneficiaries was at least 2000 entrepreneurs from the rural and border areas of the Sahel Region of Africa. The actual number of beneficiaries was 1938. A total of \$4,174,000 was disbursed to 1938 entrepreneurs spread across 7 countries of the Sahel region. The UNDP paid a total sum of \$5,000,000 into the TEF account for this cycle.

iv) Fourth Iteration

The UNDP-TEF Mali Youth Entrepreneurship Programme was initiated and implemented by the United Nations Development Programme (UNDP) in partnership with the Tony Elumelu Foundation (TEF), as part of UNDP's support to the transitional government to contribute to the reduction of the socio-economic vulnerability of Malian youth, exacerbated by inter/intra-communal conflicts, security challenges and the Covid-19 pandemic. The Programme implementation target was November 2020 to October 2021

The objective of the Programme is to empower young people through a robust entrepreneurship capacity building Programme, start-up financial support to create or strengthen innovative businesses and individual mentoring to help them develop and/or grow their businesses. One of the core objectives of the Programme was to significantly contribute to UNDP's COVID 2.0: Beyond Recovery – Towards 2030 initiative, which is part of #NextGenUNDP's commitment to support African countries beyond the prevailing COVID-19 pandemic.

The Programme implementation was divided into two phases. Output 1 aimed to develop the skills of at least 3,000 young Malians through a training and mentoring Programme. Output 2 aims to provide financial support and monitoring to 1,860 young entrepreneurs. The agriculture and livestock sector were the dominant sector in the Programme. The goal is to ensure that top 1860 successful entrepreneurs are paid seed capital funding of USD 2500 each which would come to a total of \$4,650,000.

2.3. Overview of the TEF Partnership Landscape

Since the launch of the Programme in 2014, the TEF Entrepreneurship Programme has had an exponential increase in interest with a percentage growth of registration of 750% from 20,228 in 2015 to 151,692 registrations in 2018 and 261,025 in 2019. The selection process is fair and transparent and considers gender representations, sector representation and age.

2.3.1. *Overview of the Foundation's Partnership Landscape*

In 2017, the Foundation opened its doors to partners to extend the reach of their impact across Africa. As a result, these partnerships have empowered entrepreneurs across all African countries.



Figure 2: Overview of TEF Partners

a) The European Union

The European Union Partnership with the Tony Elumelu Foundation was announced on the 9th of December 2020.

Rationale and Background: The partnership is premised on the rationale that empowering women entrepreneurs is a key driver for sustainable jobs and growth, especially in the context of the COVID-19 pandemic and in line with the objectives of the EU Africa Strategy. Women and girls represent half of the world's population and they deserve equal opportunities. This joint effort is therefore prioritizing and

providing economic opportunities for African women, who for too long have endured systemic obstacles to starting, growing, and sustaining their businesses. It builds on the experience of the EU External Investment Plan to support gender focused lending, as well as the EU initiatives to support women economic empowerment within the EU Gender Action Plan (GAP III).

The EU's Gender Equality Strategy 2020-2025 sets out key actions for the next five years and commits to ensure an equality perspective in all EU policy areas. The EU Gender Action Plan (GAP III) in external relations (2021-2025) identifies women's economic empowerment as a central pillar of the EU's strategy to close the gender gap and for the successful achievement of the Sustainable Development Goals.

Aim: The aim is to alleviate the funding, knowledge and market constraints threatening the livelihoods of women entrepreneurs on the continent, to create more income, jobs, growth, and scale for women-owned businesses. Also, it is aimed at helping women to participate in economic development, realize their full potential and accelerate economic inclusion.

Target: The partnership targets the economic empowerment of more than 2,500 African women entrepreneurs through increased access to finance and venture capital investment to a tune of €20 million.

2. Republic of Benin

This partnership was signed on the 28th of January 2019.

Description: Under this partnership, Seme City will invest S250,000 for the sponsorship of 50 additional Beninese's entrepreneurs with innovative projects across various sectors ranging from tourism to health, energy, ICT, environment, fashion, media, entertainment, and agriculture. It aims to provide beneficiaries with the necessary skills to develop high-impact ventures as well as encourage female entrepreneurship.

Target: The Partnership with TEF to train and empower additional 50 Beninese's entrepreneurs. The overall objective is to create 190,000 new jobs by 2030 including at least 40% by women and 30 % self-employed. The areas sponsored under this partnership are: Tourism/Hospitality, Energy/Power generation, ICT, Healthcare, Fashion, Media & Entertainment, Waste Management, and agriculture.

3. International Committee of Red Cross

This partnership was signed in 2018.

Target: It intends to sponsor 200 entrepreneurs from the North East and Niger Delta regions of Nigeria to catalyse and accelerate transformation while scaling impact in conflict-prone areas. The areas include North East – Borno, Yobe and Adamawa States; South - South – Cross River, Akwa Ibom, Rivers, Delta, and Edo states; North Central – Benue State, Plateau State

Background: It is a strategic partnership where TEF provides the training, mentoring, and access to new networks through the TEFConnect digital platform while the ICRC provides the administrative and project support to ensure the selected entrepreneurs work in one of the ICRC's priority regions. The TEF/ICRC entrepreneurs must also have the explicit objective to do more than simply make a profit; they must also work to make a difference in their communities and contribute to local markets.

4. Agence Française de Développement (AFD)

The Tony Elumelu Foundation (TEF) signed a Memorandum of Understanding (MOU) with the Agence Française de Développement (AFD) on the 14th of October 2017.

Agence Francaise De Développement (AFD) AFD is a French bilateral development bank. It is part of France's official public development aid scheme, pursuant to a mission given to it by the French Ministry of Foreign Affairs and International Development, the French Ministry of Finance and Public Accounts and the French Ministry of French Overseas Territories.

Its mission contributes towards the Sustainable Development Goals (SDGs). It finances projects in many different sectors of the economy as well as health, education and environmental projects using various methods (subsidies, loans, guarantees, etc.). These projects aim to introduce sustainable improvements to the living conditions of the people in these countries. AFD provides funding to governments, public and private companies, the finance sector, local authorities, and associations.

Description: This partnership with AFD is aimed at promoting youth entrepreneurship in Africa. The principal objective is to implement and develop a risk-sharing guarantee framework granted by the AFD to commercial banks for loans to young entrepreneurs, empowered by the Tony Elumelu Foundation Entrepreneurship Programme.

The content of the partnership covers:

- Risk-sharing Guarantee framework provided by AFD to commercial banks in Africa for their loans to SMEs and young entrepreneurs empowered by the TEF's Entrepreneurship Programme.
- Internal advertising by AFD to its managers of the Partner's Mentorship Programme to stimulate individual volunteers for becoming mentors.
- Joint research studies and publications in non-specialised and/or scientific journals in youth entrepreneurship in Africa, with a focus on Digital and Agricultural sectors.

5. United States, Department of States

The United States Government in October 2019 announced its partnership with the Tony Elumelu Foundation to promote entrepreneurship initiatives in Nigeria, through a public diplomacy grant of \$105,000.

Description: This Programme is intended to give the fellows insight to innovative U.S business models that will help them manage their businesses, market their products or services, seek capital, and develop partnerships. It hinges on the premise that Nigeria's extremely young population represent a tremendous source of productive labour and an extremely attractive market for a variety of products and services. Thus, its success will be Africa's success and the world will also benefit from the creativity and resourcefulness of the Nigerian people.

Target: In this partnership. 20 U.S. Consulate/TEF fellows from the 17 southern states of Nigeria are selected to receive additional entrepreneurship training through a day-long Programme in the US. Consulate General that utilizes some of the resources of the young African Leaders Initiative including the alumni of the Mandela Washington Fellowship. The five strategic sectors covered by this fellowship are energy, technology, transportation, agriculture, and health.

6. United Nations Development Programme (UNDP)

The United Nations Development Programme (UNDP), the global development network of the United Nations partnered with the Tony Elumelu Foundation (TEF) to train, mentor and financially support 100,000 young entrepreneurs in Africa over 10 years towards the achievement of the Sustainable Development Goals (SDGs) and the African Union's Agenda 2063.

Objective: The TEF-UNDP Sahel Youth Entrepreneurship Programme is aimed at mobilizing support for businesses, aims to generate millions of new jobs and contribute at least \$10 billion in new annual revenues across Africa.

Target: The partnership targets young Africans in under-served communities, starting with the Sahel. The Programme builds on UNDP's YouthConnekt initiative. The aim is to increase job creation through dynamic entrepreneurship and create sustainable economic growth that anchors the development of communities and states.

7. Africa Development Bank (AfDB)

The African Development Bank and the Tony Elumelu Foundation signed a Letter of Intent to accelerate youth entrepreneurship across Africa.

Description: The bank provides support to an additional 1,000 entrepreneurs to benefit from the Tony Elumelu Entrepreneurship Programme (TEEP), which provides much needed opportunities to help stem the rising tide of unemployment and inequality facing the continent's youngest citizens. The partnership is aligned to the Bank's mission to leverage the expertise of African institutions, optimizing proven solutions that empower African youth at scale, while ensuring their active contribution to the socio-economic growth of the continent.

In 2018, the Bank secured \$40 million for the Youth Entrepreneurship and Innovation Multi-Donor Trust Fund, in partnership with the Governments of Norway, Denmark, Sweden, Italy and the Netherlands. The fund is a grant vehicle managed by the Bank to support the African entrepreneurship ecosystem. Its interventions will equip Africa's youth with the requisite tools to establish start-ups and micro, small, and medium enterprises (MSMEs).

8. Citizen Entrepreneurial Development Agency (CEDA)

Botswana Investment and Trade Centre (BITC), Citizen Entrepreneurial Development Agency (CEDA), the Local Enterprise Authority (LEA) through the Ministry of Investment, Trade, and Industry (MITI) have partnered with the Tony Elumelu Foundation (TEF) for the training and funding of 20 Botswana Start-ups. Under this partnership, CEDA will specifically be responsible for the training and mentoring of the 20 entrepreneurs selected for this year's Tony Elumelu Foundation Entrepreneurship Programme. This will be for a duration of five years.

9. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

The Tony Elumelu Foundation (TEF) partners with the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, the German Government's Agency for International Cooperation. The MOU was signed on the 8th of August 2018.

Description: The partnership is a commitment of EUR 1 million by the German Government (BMZ). Under the terms of the partnership, GIZ will support the Tony Elumelu Foundation Entrepreneurship Programme to empower 210 young African entrepreneurs, focusing specifically on female entrepreneurs and tech-enabled businesses. The partnership will equip more African entrepreneurs with the skills needed to build strong and sustainable businesses, while providing them with access to seed funding. This project is funded by the European Union, the Organisation of African, Caribbean and Pacific States and the German Federal Ministry for Economic Cooperation and Development.

The partnership is implemented by Make-IT in Africa, a Programme GIZ is implementing on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ). Make-IT already works in close collaboration with more than 20 corporate and financing partners, social enterprises, hubs, and networks to support an enabling environment for young entrepreneurs, to enable better access to finance, markets, and skills.

10. DEG

The Tony Elumelu Foundation (TEF) partners with DEG, the German development financial institution supporting the private sector in emerging-market countries, to empower an additional 200 entrepreneurs across Africa.

The initiative will fund 200 additional young African entrepreneurs complementing the efforts of the TEF Entrepreneurship Programme. The partnership will also help to scale TEFConnect, the Foundation's proprietary digital platform supporting African entrepreneurs and provide platform access to an additional 500,000 SMEs. The initiative is co-financed by DEG with 1.5 million Euro from the PPP Programme funded by the German Federal Ministry for Economic Cooperation and Development (BMZ).

In alignment with TEF and DEG's development policy, the partnership will create jobs and income, boost economic growth, and generate local value in Africa. It will make important contributions to the United Nations' Sustainable Development Goals (SDGs) by providing funding, technical skills, and comprehensive

business readiness to drive better performance of SMEs in accordance with SDG 1 (No poverty), SDG 8 (Decent Work and Economic Growth) and SDG 9 (Industry, Innovation, and Infrastructure).

Entrepreneurs will be connected to networking support for further skills development, knowledge sharing and market linkages through a lifetime membership on TEFConnect. In addition, periodic impact assessment of up to 10,000 SMEs will be conducted through the partnership to inform policies and laws that will improve the environment for small enterprises in Africa, directly catalysing Africa's economic growth and contributing to the continent's prosperity and social development.

11. Anambra State Government: This partnership sponsors 15 entrepreneurs in Anambra state for the TEF entrepreneurship Programme

12. Indorama: This partnership sponsors 10 entrepreneurs from Rivers state under the TEF entrepreneurship Programme.



3.0

The Evaluation: Principles, Design,
and approach

3.1. Evaluation Principles

The evaluations adhered to the United Nations and UNDP Evaluation Guidelines 2021¹⁷ which highlights evaluation principles, norms and standards used that is used across UNDP and the wider United Nations system developed by the UNEG.

These evaluation principles adhere to impartiality, credibility, and utility. Also respect, promotion and contribution to the goals and targets set out in the 2030 Agenda for Sustainable Development ("UNDP Evaluation Guidelines", 2021). The key norm as outlined by the UNEG 2016 are Internationally agreed principles, goals, and targets.

Utility; Credibility; Independence; Impartiality; Ethics; Transparency; Human rights and gender equality; National evaluation capacities and Professionalism.

In conducting the evaluation, we also recognized the following key principles of evaluation as outlined in the African Evaluation Association (AfREA) 2020 Guidelines

- Design, conduct and share evaluations in a manner that strengthens the agency of stakeholders in Africa.
- Design and conduct evaluations to be trustworthy, feasible, effective, and efficient.
- Design and conduct evaluations in a manner that respects and values the dignity, knowledge and experience of individuals, the relationships between them, and the rights of the community, society, and nature.
- Give Africa's priorities, philosophies, and knowledge systems their rightful place - informed by international developments, with special attention to the Global South and indigenous communities across the world.
- Show how responsible evaluation in Africa can foster relationships between people and nature, and contribute to the sustained wellbeing of communities, societies, and ecosystems worldwide.

We also recognized the core principles of participatory evaluation which are (RIETBERGEN-McCRACKEN et al. 1998; "Participatory Monitoring and Evaluation | SSWM - Find tools for sustainable sanitation and water management!", 2021)¹⁸

- Local people are active participants — not just sources of information.
- Stakeholders evaluate, outsiders facilitate.
- Focus on building stakeholder capacity for analysis and problem-solving.
- Process builds commitment to implementing any recommended corrective actions.

The tools developed for the evaluation are based on the principles of six participatory techniques and comprise of:

- Key Informant Interviews (KIIs)
- Questionnaire based Survey (QBS)
- Focus Group Discussions (FGDs)
- Field visits and activity observation

¹⁷ UNDP EVALUATION GUIDELINES. (2021). Retrieved 9 December 2021, from http://web.undp.org/evaluation/guideline/documents/PDF/UNDP_Evaluation_Guidelines.pdf

¹⁸ Participatory Monitoring and Evaluation | SSWM - Find tools for sustainable sanitation and water management! (2021). Retrieved 9 December 2021, from <https://sswm.info/arctic-wash/module-3-health-risk-assessment/further-resources-participatory-approaches-and-health/participatory-monitoring-and-evaluation>

- Telephone Interviews/online
- Modified outcome mapping approach

3.2. Purpose of the Evaluation

The overall objective of the consultancy was to carry out a timely, targeted, and detailed monitoring and reporting exercise on the UNDP/ TEF Entrepreneurship Programme. It involved activities carried out objectively and independently. The assessment leveraged primary and secondary data sources to develop assessment findings across key performance aspects that was scoped in. Though independently delivered, it was executed under the overall guidance of UNDP Regional Service Centre for Africa.

3.3. Design and Approach

The design of the evaluation was based on the Organization for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC) criteria for evaluation

1. Relevance: Is the TEF/UNDP intervention doing the right thing?
2. Coherence: How well does the intervention fit?
3. Effectiveness: Is the intervention achieving its objectives?
4. Efficiency: How well are resources being used?
5. Impact: What difference does the intervention make?
6. Sustainability: Will the benefits last?

a) Relevance: Involved examining the extent to which the intervention's objectives and design respond to beneficiaries' needs and priorities

- To what extent and in what aspects did the interventions supported by the TEF/UNDP meet a verified need?
- To what extent is the Programme relevant to UNDP Regional Programme for Africa at the time of its inception?
- How realistically were the objectives of the intervention supported by the TEF/UNDP defined? Were they appropriate for the entrepreneurs/participants, beneficiaries, and stakeholders?
- To what extent do the objectives of the supported by the TEF/UNDP and the intervention objectives correspond to the basic principles of the TEF/UNDP mission and values?
- To what extent did the intervention contribute towards the goals and achievements of the Strategic Plan of the TEF?
- What are the strengths and weaknesses of TEF/UNDP Grants making approach?
- To what extent does the design of the TEF/UNDP grants making reflect the rights of persons of all genders and include feedback from a diverse range of local stakeholders including marginalized groups?
- Do the Programme outputs address identifiable problems of African Region in context of the youth empowerment and employment issues?
- Is there any evidence that the Programme advanced towards a better situation of youth empowerment and employment in the countries of intervention?
- Within the context of COVID-19 how relevant is the Programme in general and particularly with reference to youth empowerment and employment?

- b) Effectiveness:** Assessed the extent to which the intervention achieved, or is expected to achieve, its objectives and its results, while considering the relative importance of the objectives
- Were the Programme objectives clearly stated and contribution to results measurable?
 - To what extent have the objectives (outcomes) of the TEF/UNDP been achieved?
 - To what extent are outputs and targets of the Programme 's results framework achieved?
 - Are some objectives of the Programme better achieved than others?
 - Has the project made considerable contribution to youth empowerment and employment in Africa?
 - So far, what are the positive and negative effects, expected and unforeseen of the TEF/UNDP grants provided to grantees?
 - What factors contributed to the achievement of the objectives of the TEF/UNDP implemented by Grantees of TEF/UNDP ?
 - How has the grantees businesses contributed to improving the living conditions of the targeted beneficiaries?
 - Is there is any difference between the benefits/results achieved by female and male owned SMEs? What is contributing to these disparity (if any)?
- c) Efficiency:** Assessed the extent to which the intervention delivers, or is likely to deliver, results in an economic and timely way.
- To what extent have the deadlines been met by TEF/UNDP grantees?
 - Has the Programme been implemented within expected dates, costs estimates so far? Were there any deviations? If yes, Why?
 - Describe communication channels between Grantees and TEF/UNDP and with other key stakeholders
 - Are recipients of TEF/UNDP grants satisfied with TEF/UNDP support?
 - How was the reporting system of Grantees to TEF/UNDP and how was feedback provided?
 - Were different resources allocated in ways that considered gender equality?
 - Were the resources focused on a set of activities that were expected to produce significant results (prioritization)? Has the Programme achieved 'value for money'?
- d) Impact:** Assessed the extent to which the intervention has generated or is expected to generate significant positive or negative, intended, or unintended, higher-level effects
- Were there equal impacts for different genders or were there any gender-related differences in engagement, experience, and impacts?
 - What has happened as a result of the projects implemented with the support of TEF/UNDP ?
 - What real difference has the activity of TEF/UNDP Grantees made to the beneficiaries?
 - How many people have been affected by interventions supported by TEF/UNDP ?
- e) Coherence:** Examined the extent to which other interventions (particularly policies) support or undermine the intervention and vice versa
- How well does the TEF/UNDP intervention fit?
 - Were there any efforts to ensure 'synergies' with other UNDP programs ? Which programs and why?
 - To what extent are common systems used by TEF/UNDP for monitoring, learning and accountability?
- f) Sustainability:** Assessed the extent to which the net benefits of the intervention continue or are likely to continue.

- Have mechanisms been set up to support the achievement of gender equality in the longer term across TEF/UNDP grantees?
- To what extent did the benefits of a Programme s supported by TEF/UNDP continue after the grants provided?
- Was any sustainability strategy developed during the Programme design?
- What were the major factors which influenced the achievement or non-achievement of sustainability of the Grantee Programme s or projects?
- What indications are there that the outcomes will be sustained?

g) Durability

- To what extent has the project enhanced the resilience of the target populations?
- To what extent are the project partners able and willing to maintain the outcome of the intervention after discontinuation of TEF/UNDP support?

h) Gender aspects

- To what extent has the differing needs of men, women, boys and girls been identified in the need's analysis?
- Do women and men make equal contributions to the design of the projects supported by TEF/UNDP ?
- Have the projects supported by TEF/UNDP been implemented and data analyzed/interpreted with gender, age, disability, or other specific needs in mind?

i) Recommendations

- What are the good practices observed across TEF/UNDP Grantees?
- What are the lessons learned?
- What activities should be continued, stopped, or refracted?
- What aspects of the project contribute to the achievement of the objectives?
- What worked well? What did not work well? And what can we do differently?

3.4. Theory of Change

Theory of Change is essentially a comprehensive description and illustration of how and why a desired change is expected to happen in a particular context. It is focused on mapping out or “filling in” what has been described as the “missing middle” between what a Programme or change initiative does (its activities or interventions) and how these lead to desired goals being achieved. It does this by first identifying the desired long-term goals and then works back from these to identify all the conditions (outcomes) that must be in place (and how these related to one another causally) for the goals to occur. These are all mapped out in an Outcomes Framework. (“What is Theory of Change? - Theory of Change Community”, 2021)

The evaluation reviewed the ToC to determine how the interventions work and why the interventions work. The TEF/UNDP Programme serves to empower vulnerable and under-served communities in rural and border areas with capacity building/ training, mentoring, and providing access to innovative financing to promising start-ups. Through the understanding of the TOC and the outcomes mapping all the Programme resources and activities was mapped to the outcomes and the long-term changes identified.



TEF/UNDP Assumptions/Problems

- High operational cost
- High level of bottle neck processes;
- High risk of Human error
- Inappropriate distribution of resources and jobs
- Delayed TAT

TEF/UNDP Program Strategic Objectives

- Minimized operational cost
- Improve decision-making process
- Improve performance and engagement, as well as quality of entrepreneurs
- Enhance data accuracy and easy access to real time data
- Boost TAT for key business processes

3.4.1. Hypothesis of Change

The Programme aimed to contribute to solving the problem of youth unemployment, the main causes of which are: the low entrepreneurial skills of young people, limited access to finance, poor performance and sustainability of young people's businesses.

The program's theory of change is formulated as follows:

- IF young people in general and young women, have access to quality training in entrepreneurship, on the construction of the business idea, market research, the development of the business plan, the mechanisms for seeking financing, the financial and technical management of a company
- IF young people in general and young women have access to grants and credits to start/relaunch or strengthen their businesses
- If the Government streamlines the procedures for setting up businesses for young people and the main actors of the private sector maintain a broader and sustained dialogue with the State in favour of young entrepreneurship
- IF young men and women entrepreneurs are regularly monitored and equipped with tools for technical management and financial control of their companies for the sustainability and survival of their companies.

THEN

- The market for young entrepreneurs will be boosted and the rate of businesses created by young people will be high.
- The State-Private Sector partnership and youth enterprises will be operational and dynamic, the development of SMEs/SMIs will be ensured, the economic resilience of young men's and women's enterprises will be improved and will create several other jobs.
- The youth unemployment rate will fall.

Impact Pathway

Below is an impact pathway illustration of the TEF- UNDP Entrepreneurship Programme:

Impact Driver	Input / Activity	Output	Outcome	Impact Indicator
UNDP's values and strategic priorities	Funding by UNDP	Cross-sectoral beneficiary selection	Increase in capital for business operations	<ul style="list-style-type: none"> • Growth of new businesses across Africa • Increase in household income • Longer lifespan of African businesses • Rural-urban job creation • Local value addition in communities • Economic value generation for supply chains • Better business profitability for entrepreneurs • Stronger ties in the African entrepreneurship ecosystem
TEF's values and strategic priorities	Selection of Beneficiaries	Networking and Collaboration	Growth of integrated entrepreneurial ecosystem across the benefitting countries	
TEF's experience with implementing similar Programme	Disbursement of Seed Capital	Online market access and development	Increase in knowledge and capacity for profitable business management	
Stakeholder expectations and priorities	TEFConnect	Business kick-off and formalisation	Partnerships and collaboration for business growth by entrepreneurs	
Continental and Global Development Ambitions	TEF/UNDP Alumni Network	Peer-to-peer learning	Access to more markets and clientele	
	Training and Capacity Building	Brand visibility	Improved business management skills	
	Mentorship	Business plans developed by MSMEs	Enhanced peer-to-peer learning	
	Pitching competition	Entrepreneurs trained	Increase in the number of women entrepreneurs	
	Publications (research and thought leadership)		Increase leadership and decision-making abilities of women and youths	
	Stakeholder dialogue		Enhanced use of technology by	
	Collaboration with UBA			

			youths for entrepreneurship and development	
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The following are broad performance indicators of the Programme that guided the Monitoring & Evaluation (M&E):

S/N	Programme Indicators
1	Total amount disbursed by UNDP to TEF
2	Total amount disbursed by UNDP to TEF per country (in Nigeria and Mali)
3	Total amount spent by TEF in each country (% of UNDP grant disbursed on administration costs)
4	Total amount spent by TEF in each country (% of UNDP grant disbursed to beneficiaries)
Indicators (Inputs)	
4	Number of other donors supporting the UNDP-TEF Programme
5	Total amount of funds obtained from other sources to support the UNDP-TEF Programme (disaggregated by country – Nigeria and Mali)
6	Total in-kind contributions to the Programme (disaggregate by type, Nigeria - Mali)
Programme Key Performance Indicators /Outputs	
7	No. of MSMEs facilitated to access innovative finance through this Programme with UNDP – TEF support
8	No of country level multi-stakeholder platforms created through the UNDP-TEF support
Performance Indicators Activities/Processes	
9	% of entrepreneurs logged into the training portal/platform
10	% of entrepreneurs that participated fully over the 12 weeks period
11	Number of mentors mobilized to coach groups of young entrepreneurs
12	% of mentor connected with mentees that were fully responsive (until the end of the Programme)
13	% of the mentors were paired (with 1, 2,3 or 4 mentees)
14	% of mentors reassigned/removed due to inactivity
15	% of mentors officially resigned from the Programme
16	Total number of articles posted in the portal
17	Total number of comments on articles
18	Total number of forums
19	Total comments on forum
20	Average (mean) forum posts shared per mentoring connection
21	Total number of Knowledge sharing Webinars
22	Total number of business sectors
23	Number of businesses by business stage [growth, idea (concept), infancy (Market Entry), Testing (Research and Development)]
24	Total number of applicants to UNDP-TEF Programme (disaggregated by male and female)
25	% of applicants enrolled into the Programme (disaggregated by male and female)
26	Percentage of young women enrolled in the training and coaching program
27	Number of applicants that submitted business plans for the pitch competition
28	% of applicant that successfully developed their Business Plan (business pitch) (disaggregated by male and female)

29	% of applicant that received Seed Capital Investment (disaggregated by male and female; amounts - \$5000, \$3000, and \$1500)
30	Number of young entrepreneurs trained in entrepreneurship
31	Number of modules for online coaching sessions developed for the development of business plans with young entrepreneurs
32	Number of young entrepreneurs participating in the pitch competition
33	Number of pitch preparation webinars held
34	Number of beneficiaries trained in financial education
35	Percentage of young women entrepreneurs trained in financial education
36	Percentage of women entrepreneurs selected and funded
Programme Key Performance Indicators /Outcomes	
37	Number of new and decent jobs created
38	Proportion of population who believe decision-making is inclusive and responsive, by sex, age, disability, and population group (selection and grant making)
39	Proportion of Marginalized groups, particularly the poor, women, people with disabilities and displaced are empowered to gain universal access to basic services and financial and non-financial assets to build productive capacities and benefit from sustainable livelihoods and jobs



4.

Methodology: Tools, Methods,
Sampling, Constraints and Limitations

4.1. Overview of Methodology Adopted

The impact evaluation conducted on the UNDP Programme used a mixed-method approach with more emphasis on qualitative research conducting one-on-one (physical or virtual) Key Informant Interviews (KII), Focus groups discussion (FGDs), Direct observation (overt and covert), Outcome mapping workshops (town hall meeting, in line with COVID-19 safety rules) and Surveys. The study verified interventions monitoring data on the online toolkit for capacity building/ training, mentoring of entrepreneurs and providing access to innovative financing to promising start-ups. The evaluation team also conducted real-time verifications of the Programme beneficiaries and consulted with key stakeholders to determine quality of implementation. Field activities were implemented in several locations in Nigeria and Mali.

Details of activities in the two selected countries (Nigeria and Mali) included meetings with UNDP, TEF and other Key Stakeholders, documents review of Programme reports and relevant materials, review of beneficiary database to select a sample for the evaluation, development and pre-testing of data collection tools, orientation of data collectors, field data collection (key informant interview, focus group discussions, online survey of beneficiaries and observation of business locations).

The Field visits to project stakeholders were conducted in both Nigeria and Mali. The evaluation team visited MSMEs business locations to conduct interviews and observe how the UNDP-TEF grants were implemented. The evaluation team visited MSMEs business premises to observe activities taking place at the business location, ascertain MSMEs /businesses compliance with legal requirements for business operations in their location, observe if the MSMEs are adapting ethical business practices and standards, determine if the product and services produced by the MSMEs are directly impacting and benefiting the standard of living and quality of life of the poor and marginalized population (especially women, youth and people with disabilities).

Tool	Interviewees /Data sources	Data Collection Method	Online/physical
Systematic Desk Review	UNDP TEF	Desk review	Online
Key Informants Interview (KII)	Entrepreneurs /startups TEF Managers Key Staff UNDP	Individual interviews	Online/physical
Modified Outcome Mapping	Project beneficiaries / Entrepreneurs	Focus Group Discussions (FGDs)	Online/physical
Observation	Entrepreneurs /startups	Observation checklist	Online/physical

4.2. Sampling Approach

Study Population was 4,000 beneficiaries cutting across several business sectors. The population of the beneficiaries' cuts across all the UNDP-TEF Entrepreneurship Empowerment Programme implementation locations in the Sahel and Lake Chad region. Regarding the conduct of the survey an online survey form was developed and sent to all the beneficiaries. A timeframe was set within which the survey will be closed to enable analysis. In all 351 respondents responded to the survey. The intention of the survey was to get an overall picture of the Programme across the continent. Thereafter the beneficiaries from Nigeria and Mali were extracted from the database and samples were purposively drawn to ensure selection criteria of respondent was met (including gender representation, spread of location and MSME

sectors). In Nigeria three States were visited and they include Lagos, Abuja, Kano. In Mali three States were selected including Bamako, Koulikoro and Kayes.

To statistically ascertain the appropriate sample size across the implementation region, we adopted Cochran's Sample Size Model. The model allows us to calculate an ideal sample size given a desired level of precision, desired confidence level, and the estimated proportion of the attribute present in the population. This was modified further based on population size. We applied the Cochran optimum sampling approach for the sampling across all the UNDP-TEF Entrepreneurship Empowerment Programme implementation locations in the Sahel and Lake Chad region (Burkina Faso, Cameroun, Chad, Mali, Mauritania, Niger, and Nigeria). The statistical formula breakdown of this is shown below.

Cochran's optimum sample size

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where:

n_0 = Cochran's optimum sample size

Z^2 = Z statistics based on Precision level

p & q = Are probability of responding to the survey
50%

e^2 = Desired level of precision (90% or 95%)

$$n = \frac{n_0}{1 + \frac{(n_0 - 1)}{N}}$$

Where:

n = Corrected sample size

n_0 = Cochran's optimum sample size

N = Population size by Region

The Minimum sampling requirement for the implementation region was calculated using a confidence level of 95% and a confidence interval of 5. With a total population of 4000, this set the required sample size at 351. (note: the smaller the confidence interval, the closer the sample estimate to actual population values). The objective was to ensure that we obtained a level of accuracy and a representative output across these regions.

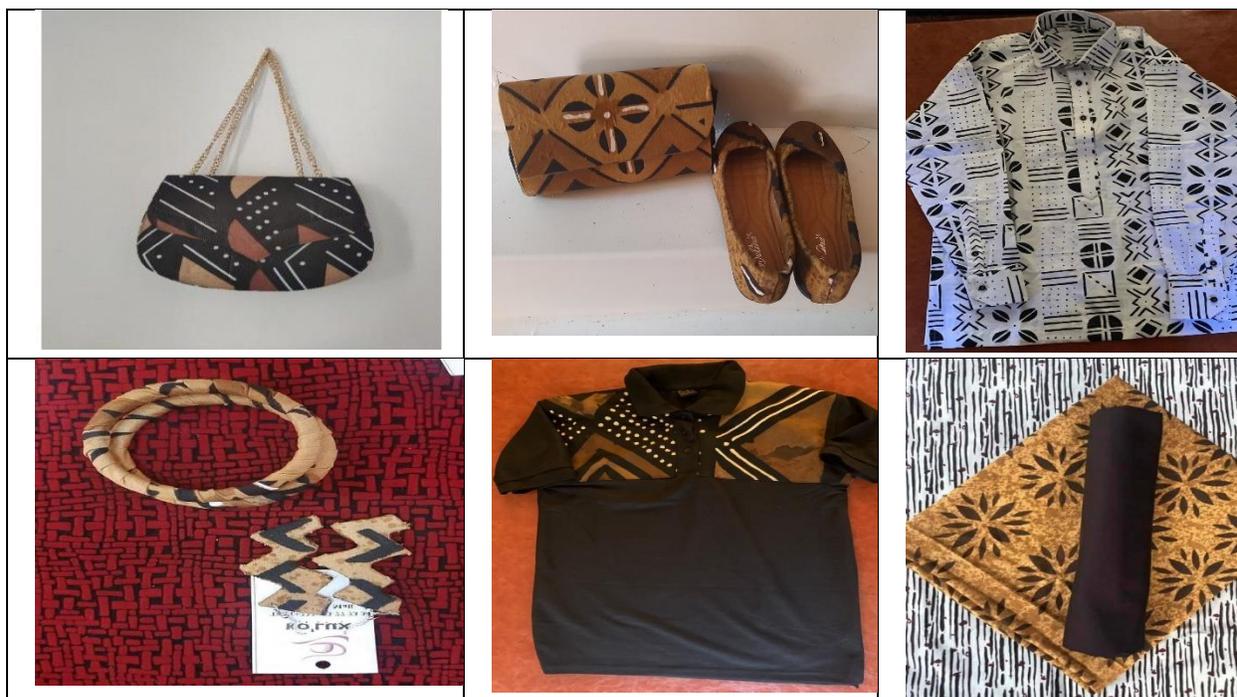
4.3. Data collection and analysis

Adequate measures were taken to ensure the consent of respondents were obtained to carry out the study and data handling to ensure all the data used for this study are valid and reliable. Field data collection had researchers with different roles assigned and each of the interviews (FGD and KII) had a facilitator and a note taker. The evaluation team documented all opinions and perspectives of the respondents and recorded discussions were later transcribed close to verbatim. Data processing on the Survey Questionnaires was done real-time. During analysis the qualitative data were triangulated with the quantitative survey data for responses. The Evaluation Team identified further supporting evidence proving or disproving opinions. Triangulation of qualitative with quantitative data assisted in validating the claims. The use of Google forms assisted in getting organized data for timely processing. The quantitative data were analysed and presented in charts using the MS Excel.

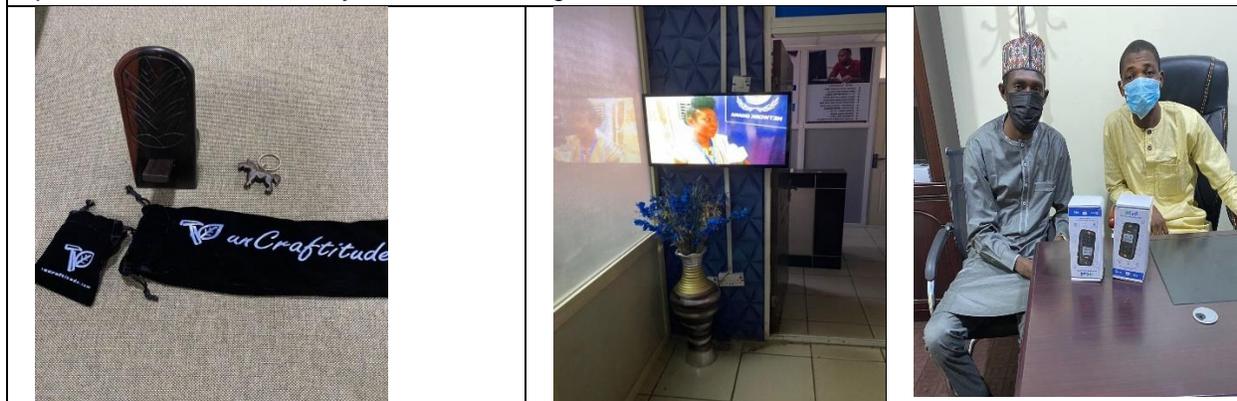
Qualitative data manual coding and transcription was used for the qualitative data analysis.

Due to the extremely challenging period within which the evaluation was conducted the evaluation team leveraged on advanced Information and Communication Technologies (ICT) to conduct a significant number of the interviews virtually. The choice of online interviewing using video conferencing services and collection of data via online survey tools was necessitated by the COVID-19 protocol being that physical distancing is still being enforced. The administration of the survey questionnaire was limited to an online platform using Google Forms to elicit information from all the sampled MSMEs.

5.1.1. **Field visits/observations:** Field visits to project stakeholders was conducted in both Nigeria and Mali. The evaluation team visited MSMEs business locations to conduct interviews and observe how the UNDP-TEF grants were implemented.



Ko'Lux Creative Fashion - Bamako, Mali. This company began with UNDP-TEF funding and grant provided remained the only source of funding



Nigeria- Arts and Craft Business

Field visit to a media MSME in Nigeria

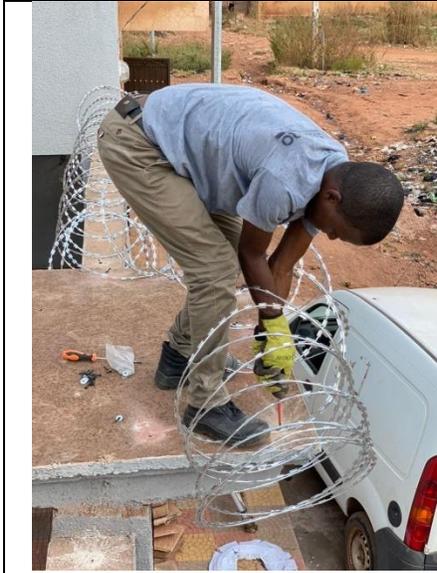
Key Informant Interview with a Grantee in Kano

5.1.2. **Key Informants Interview (KII) and FOCUS Group Discussions (FGDs):** Key informant interview was the main method used for data collection. The evaluation also conducted some Focus Group Discussions (FGDs) with homogenous groups respondents (beneficiaries)

	
<p>KII with a youth beneficiary of UNDP-TEF Programme – Phone Accessories Small Business – Mali</p>	<p>KII with a woman trader/Manufacturer of soaps a beneficiary of UNDP-TEF Programme – Mali</p>
	
<p>Nigeria - Grantee Shop JAMSA Multipurpose Kano</p>	

4.3.4. Observation

The evaluation team visited MSMEs business premises to observe activities taking place at the business location, ascertain MSMEs /businesses compliance with legal requirements for business operations in their location, observe if the MSMEs are adapting ethical business practices and standards, determine if the product and services produced by the MSMEs are directly impacting and benefiting the standard of living and quality of life of the poor and marginalized population (especially women, youth and people with disabilities)



UNDP-TEF Beneficiary - An Entrepreneur in Mali – intallations



Poultry farm of a UNDP-TEF Beneficiary - Mali



Young Woman Fashion Designed supported by UNDP-TEF – Mali



Grantee Shop – supported by UNDP-TEF – Aminu I Bawa Multipurpose - Nigeria

4.3.5. Questionnaire Based Survey (QBS)

The online surveys indicated that all most all (99%) of the UNDP-TEF Programme beneficiaries are owners or co-owners of their businesses with a high percentage (92.3%) operating Micro Enterprise (below 10 employees and 5 million naira or less in terms of asset). Majority (97%) are between the ages of 21 - 40 years (54% are between the ages of 21 to 30 and 43% are between 31 to 40 years). The beneficiaries are predominantly male (72%) and Female (28%) with only 5% of them having any form of disability. The Programme support is skewed to educated youth, as most of the youths benefiting from the Programme have advanced degrees (57%), have some form of tertiary education (34%), less than 9% have secondary education and 1% with primary education or no-formal education. Only 5% of the respondents reported that they are living with disabilities.

The survey indicated that 27.5% of the beneficiaries were unemployed prior to joining the program, however, 92.3% of them are genuinely passionate about what they do currently and appreciate the flexibility it affords. The business of the beneficiaries cut across several sectors with Agriculture having the highest percentage at (27.8%). With 79% of the businesses running at least, for the last 1 year, 15% however, are not operating currently. A high percentage (81.7%) of the beneficiaries have the single ownership/proprietorship as their legal structure while only 10.6% operate on Partnerships.

Although 9 out of 10 beneficiaries have received financial support from TEF Foundation, only 1 out 10 have received financial support from other sources other than the TEF. Also, 27.4% of the respondents indicated that the percentage of TEF financial support to your business compared to other sources of funding (in the past one year) is 70% and above.

It was also shown that most of the beneficiaries (70%) sell their products within the city while the rest sell within the country, across the country, in foreign markets and within the geo-political zone, with 72% of the total beneficiaries experiencing increase in sales over the last one year.

From the survey responses, the number of TEF beneficiaries who have created direct jobs (from 20 direct jobs and above) increased from **6%** to **18 %** for **before** and **after** TEF respectively. For indirect jobs created (from 20 indirect jobs and above), the number of TEF beneficiaries increased from **7.2%** to **32.7%** for **before** and **after** TEF respectively.

92.2% of the beneficiaries claim to have between one and twenty (1-20) employees and 7.7% of the beneficiaries claim to have employees ranging from 20 to 100. 90.3% of the beneficiaries also claim to pay their employees (between 1 to 20) regularly. 99.3% of these beneficiaries have between 1 – 100 women who are paid employees and 95.6% of the beneficiaries say that they have between 1 and twenty family members as current employees.

These beneficiaries have also received numerous supports from TEF. The survey results indicated that majority of the beneficiaries have fully received Business Plan Development Support, Business Plan Implementation and Business Advisory services (86.7%, 74.5% and 63.7% respectively). Although, 77.5% claim to have fully or partially received the seed capital, 10.7% have not received any form of mentorship. 22.5% of the beneficiaries also claim they have not received any Business Linkage Benefits while 27.7% claimed that have not participated in TEF Hubs and Meetups.

The engagement between the beneficiaries and TEF has led to a lot of improvements. 9 out of 10 beneficiaries claim that their visioning and strategy (existence of Strategic plans, Annual work plans and budgets) has improved while 88% claim their business implementation processes (existence of business plans, accounting, cash flow, etc.) has improved. The same percentage (87%) of the beneficiaries say that they have experienced improved commercial promotion (existence of a marketing / communication plan, media, and improved capacity building. While 22% have not and 9% not sure that have seen

improvement in Company fundraising strategy or sustainability planning, 88% and 75% have seen improvement in business management and performance reports respectively.

With regards to the impact the UNDP / TEF Programme has had on business operations, a high percentage of beneficiaries (96.1% and 96.8%) agree that TEF platforms and tools have given them an opportunity to learn and gain insights from their peers (other entrepreneurs) within their country and other countries in Africa, the TEF Business Management trainings equipped them with soft skills necessary to run a successful business. Although, 97.3% agree that TEF's platforms, resources and tools played a significant role in the improvement of their business performance, 7.8% do not agree that the TEFConnect has helped them network and establish partnerships with entrepreneurs across Africa and the Globe.

The Survey report also indicated that to invest in their businesses, 80% have purchased additional production equipment, new office equipment (64%) and 79% have improved old working equipment. Some have also improved the business premises (79%) while others improved have their business networking (80%).

For the last one year, 61.1% of the total respondent say that their business has performed well despite the crises and strong business skills and high competition (70%) are the highest ranked factors that have influenced this performance.

Over the next one year, most of the beneficiaries (91.8%) expect to continue with their current businesses, and 93% plan to make new investments and necessary expansions in terms of products, locations, and number of employees to grow their businesses.

UNDP-TEF Entrepreneurship Programme Performance against Key Performance Indicators (KPIs)

S/N	Programme Indicators	Outputs/Results
	Programme Key Performance Indicators /Outputs	
1	No. of MSMEs facilitated to access innovative finance through this Programme with UNDP – TEF support	4000 (M =, F =)
2	No of country level multi-stakeholder platforms created through the UNDP-TEF support	1
	Performance Indicators Activities/Processes	
3	% of entrepreneurs that participated fully over the 12 weeks period	100%
4	Total number of forums	3
5	Total number of Knowledge sharing Webinars	Weekly webinars for 12 weeks
6	Total number of business sectors	21
7	Total number of applicants to UNDP/TEF Programme (disaggregated by male and female)	THE TEF FLAGSHIP PROGRAMME 1. 2018 (40)- Female- 19 Male- 21 2. 2019(755) 10 South Sudanese entrepreneurs were not onboarded because they we couldn't reach them. 745 participated in the Programme . However, 666 were funded. Female- 493 male- 252. OFFCYCLE PROGRAMME

		<p>3. 2019/2020 (2100)- Female- 823 Male- 1277</p> <p>4. 2020 (1860) Female- 946 Male- 2216</p>
8	% of applicants enrolled into the Programme (disaggregated by male and female)	<p>THE TEF FLAGSHIP PROGRAMME</p> <p>5. 2018 (40)- Female- 19 Male- 21</p> <p>6. 2019(755) 10 South Sudanese entrepreneurs were not onboarded because they we couldn't reach them. 745 participated in the Programme . However, 666 were funded.</p> <p>Female- 493 male- 252.</p> <p>OFFCYCLE PROGRAMME</p> <p>7. 2019/2020 (2100)- Female- 823 Male- 1277</p> <p>8. 2020 (1860) Female- 946 Male- 2216</p>
9	Number of young entrepreneurs trained in entrepreneurship	<p>Flagship – 12 weeks</p> <p>Off cycle- 4- 6 weeks</p>
10	Number of modules for online coaching sessions developed for the development of business plans with young entrepreneurs	<p>Flagship – 12 modules</p> <p>Off cycle- 4- 6 modules- (SAHEL & MALI)</p>
11	Number of beneficiaries trained in financial education	<p>THE TEF FLAGSHIP PROGRAMME</p> <p>1. 2018 (40)- Female- 19 Male- 21</p> <p>2. 2019(755) 10 South Sudanese entrepreneurs were not onboarded because we couldn't reach them. 745 participated in the Programme . However, 666 were funded.</p> <p>Female- 493 male- 252.</p> <p>OFFCYCLE PROGRAMME</p> <p>3. 2019/2020 (2100)- Female- 823 Male- 1277</p> <p>4. 2020 (1860) Female- 946 Male- 2216</p>
12	Percentage of young women entrepreneurs trained in financial education	<p>Same as above. All selected women beneficiaries were trained on this</p>



5.0

Evaluation of Findings

5.1. OECD DAC Criteria – Assessment Findings

Adequate measures were taken to ensure the consent of respondents were obtained to carry out the study and data handling to ensure all the data used for this study are valid and reliable. Field data collection had researchers with different roles assigned. Each of the interviews (FGD and KII) had a facilitator and a note taker. The evaluation team documented all opinions and perspectives of the respondents and recorded discussions were later transcribed close to verbatim. Data collection and processing on the Survey Questionnaires was done real-time. During analysis the qualitative data were triangulated with the quantitative survey data for responses. The Evaluation Team identified further supporting evidence proving or disproving opinions. The analysis of the findings is presented according to the DAC evaluation Criteria of: Effectiveness, Efficiency, Relevance, Coherence, Impact and Sustainability.

5.1.1. **Effectiveness:** Effectiveness looks at the extent to which the intervention achieved, or is expected to achieve, its objectives and its results, while considering the relative importance of the objectives

UNDP-TEF Programme objectives were clearly stated and aligned to the YouthConnekt model as captured within the UNDP project document. Regarding the intervention achieving its objectives, UNDP - TEF Programme made significant achievement in motivating and promoting youth and women entrepreneurship development in Africa. The Programme is widely acclaimed by youth and has encouraged entrepreneurs to establish start-up and existing MSMEs to better develop their business proposals for growth. Through its training Programme and online mentoring emerging African entrepreneurs were able to obtain business management and financial literacy skills.

“Le forum m’a permis de mieux cerner les activités, les clients et le personnel. Il m’a permis aussi de faire les suivis et corriger mes erreurs “

“The forum allowed me to better understand the activities, customers and staff. It also allowed me to follow up and correct my mistakes” – Male Entrepreneur - Mali

Through the support of UNDP, the TEF has been able expand and perfect its reach to youth into more countries with the YouthConnekt model. TEF targets numbers of entrepreneurs to reached with service has been achieve

Findings

The Programme has provided a mainly online 12- weeks training to over 4000 beneficiaries. The trainings have greatly contributed to providing youth with basic skills required to launch and run their businesses. The topics and training modules were comprehensive and cover vital areas that will ensure business success, including starting and scaling a business, business development, marketing strategy, effective management, and product design.

Trainers were engaged by the program. The curriculum implemented by the Programme was organized to cover all key business processes such as Identifying opportunities, evaluating opportunities, identify and mobilizing resources, leveraging on resource to manage business execution. The UNDP-TEF Programme also leveraged on the existing TEFCconnect digital entrepreneurship hub to connect the entrepreneurship ecosystem, provide tools, and facilitate interaction, training, networking, and access to business opportunities. Mentorship was provided through online platforms. Mentors were engaged by the program. Applicants as well alumni of the Programme remained involved on the online platforms beyond the funding cycle. Data from TEF established that as at 2017 the TEF Entrepreneurship programme onboarded a total of 655 mentors. This suggests that mentorship was always a major component of the TEF Entrepreneurship programme prior to the UNDP-TEF partnership.

The Foundation has through the Programme enhanced collection of business information and database of vibrant young entrepreneurs across Africa. This database was invaluable in amplifying UNDP and SDG goals especially as related to inclusion and women empowerment.

It was established that the provision of virtual trainings was exciting to the entrepreneurs, however, more impactful results can be achieved with greater investments in Monitoring and Evaluation (M&E) activities of the program. Online and offline performance monitoring of these entrepreneurs will further improve the results and effectiveness of the program, particularly in terms of how the trainings and funding translate to intended outcomes. Some entrepreneurs required more than online training to articulate and understand what is required to run a successful business.

The evaluation team could not sight significant evidence as it relates to how the Programme contributed to improvement of the business environment for local entrepreneurs through policy change and partnerships with governments. It was also noted that more can be done to drive improved funding / support from the Government, as Government-supported entrepreneurs represented less than 2% of the total beneficiaries of the Foundation.

Overall, the TEF started receiving support from other partners in 2017. As a result, these partnerships have empowered entrepreneurs across all African countries. UNDP is by far the largest supporter of TEF foundation entrepreneurship Programme compared to all donors.

The Tony Elumelu Foundation - 4896 beneficiaries	United Nations Development Programme – 4000 beneficiaries
African Development Bank – 1,000 beneficiaries	Government of Botswana – 20 beneficiaries
US Consulate – 20 beneficiaries	Indorama – 30 beneficiaries
International Committee of the Red Cross – 361 beneficiaries	Government of Anambra State – 15 beneficiaries
GIZ – 202 beneficiaries	Government of Benin Republic – 50 beneficiaries
Avon Medical – 1 beneficiary	

The use of technology by the UNDP-TEF Programme has been remarkable as almost all the capacity building and mentoring are implemented virtually. There have been vibrant activities on the online platforms. The foundation through the support of UNDP has also provided grants to MSMEs that are focused on technology innovations

Generally, the project has made considerable contribution to youth empowerment and employment in Africa. The most important success factor is the innovative communications and use of technology. The buy-in of several development partners and use of the YouthConnekt model has contributed to attract more interest and credibility to the program. There is no remarkable difference in the level of motivation and participation of female compared to male beneficiaries

Furthermore, to achieve the targeted number of jobs to be created by the project within the set timeline, more investments will need to be made to either increase the number of Programme beneficiaries or the support given to Programme beneficiaries. Also, based on current capacity, the target number of youths to

be covered by the Programme is quite ambitious. The UNDP-TEF Programme may require more investment in central coordination of its monitoring, evaluation and learning processes

“Majorly, beneficiaries were not able to secure financing from other sources. The pandemic had a major effect on this. Beneficiaries obtain support from their friends and families and from the proceeds of their business”. – Male, Entrepreneur – Nigeria

There is an opportunity to improve documentation of monitoring data, invest more in monitoring and evaluation systems including key performance indicators (KPIs), dashboards and document management.

Prior effective communication and branding of the TEF might have contributed to overshadowing the clear roles of the UNDP especially as a funder on the grants. Recognizing that the number of beneficiaries so far supported by UNDP through TEF, and the number of beneficiaries supported by TEF through its commitments are nearly equal. Then it is anticipated that maximum publicity be provided to UNDP as a funder.

5.1.2. **Efficiency:** Efficiency helps evaluators ask questions about the extent to which the intervention delivers, or is likely to deliver, results in an economic and timely way.

In 2017, the Tony Elumelu Foundation (TEF), entered an MOU with the United Nations Development Programme (UNDP) to enhance the effectiveness of their development efforts; and promote entrepreneurship development in Africa. According to the records obtained the UNDP-TEF Programme have so far provided funding as follows

- In 2018 TEF empowered 40 entrepreneurs with \$200,000 UNDP funding
- In 2019 TEF empowered 755 beneficiaries with \$3,775,000 UNDP funding
- In 2020 TEF empowered 2,100 through bespoke partnership across 7 Sahel-region countries out of which 1,860 entrepreneurs were in Mali. Total fund estimated at \$9,368 550

The UNDP-TEF Programme has delivered all its planned activities on time despite the challenging operating environment of the COVID-19 pandemic. Overall, the Programme was efficient and used optimum cost per target to deliver results. While there were no substantial delays in implementation and cost spent directly on the beneficiaries was about 66% of the total funds there is possibility of trade-off between low cost of intervention, high numbers of targets and quality of programming. The 34% covers expenses relating to intensive online trainings and other related costs.

The targeted results are cost effective as with less than \$5000 of intervention per direct beneficiary jobs were created for the entrepreneur, staff of the MSME and often family members. There is also a multiplier effect of what income generated can do to improve the quality of lives of the dependents of these beneficiaries. The support of the Programme has contributed to improving productivity in the communities where the MSMEs were located.

It is obvious that the UNDP-TEF Programme has recorded substantial benefits considering both direct and indirect beneficiaries. The benefit will continue to be realized as knowledge gained in developing business proposal and the skills obtained in mentorship will continue to be replicated. All these benefits by far outweigh the cost incurred by the program. Consequently, the Programme is cost-effective and impactful to the entire MSME ecosystem at varying degrees across the countries.

Regarding delivery of results in an economic and timely manner, the programs timelines were well structured, and all activities were being implemented within expected dates and cost estimates. The reporting and communication channels between the beneficiaries/grantees and TEF/UNDP are regular and analysis of engagements on the platforms were reported to the UNDP as planned. The UNDP-TEF Programs were in most instances focused on activities that yielded significant results.

However, some beneficiaries, in Mali, reported that that they were selected but could not receive the Seed Capital due to delays and lack of efficiency in documentation with their banks – UBA and the challenges of COVID -19 lockdowns.

There was no clear grievance redress or feedback mechanism established for entrepreneurs to channel their complaints and get real-time response in case of issues with applications and disbursements of seed capital.

“The training from the Programme helped me improve my customer engagement skills and to train other people and improve their lives, especially women in farming...The Programme also helped boost my confidence to speak in public, online and offline”

– Female, Entrepreneur – Nigeria

“I used to exchange ideas with someone into ginger farming and encourage each other to attend seminars and improve our businesses... I was able to discuss with alumni during the lockdown for support and motivation which was helpful. We interacted within our group platforms on WhatsApp”

– Male, Entrepreneur – Nigeria

“I have not yet received my funds and there are many of us. Personally, I have done more than four times at UBA without specific information” – Male, Entrepreneur – Mali

The findings indicate that a significant percentage of the MSMEs were highly dependent on the UNDP-TEF as the sole source of funding for their business incubation, growth, and development. While this shows the importance of the grants to the MSMEs, it is also a source of concern in terms of efficiency and viability of the MSME because the funds are limited. The entrepreneurs should have strived to access other sources of funds such as low interest loans from government programs and development finance institutions.

The evaluation team did not clearly ascertain the level of coordination, collaboration, and institutional arrangements of the UNDP-TEF and the broader YouthConnekt project, other frameworks, and regional bodies such as ECOWAS, African Union, Country level SDG offices and other relevant institutions. The efficiency of the monitoring, reporting, data quality assessments, feedback mechanism, and reporting to key stakeholders is a gap identified and needs to be strengthened.

5.1.3. **Relevance:** Relevance entails examining the extent to which the intervention’s objectives and design respond to beneficiaries’ needs and priorities

The UNDP - TEF Entrepreneurship Programme was launched to empower about 100,000 young entrepreneurs over the next 10 years with seed capital, business training and mentoring. These interventions were set out to improve the standard of living and quality of lives of the entrepreneurs, employees of the MSMEs and their dependants.

The UNDP / TEF Entrepreneurship Programme thus seeks to address myriad challenges facing youths through economic empowerment and achieving the following outcomes.

- Strengthening of a conducive and enabling environment for job-rich growth, particularly for African youths
- Enhancement of youth social and economic participation and leadership
- Sharpening or development of entrepreneurial skills for African entrepreneurs
- Increase in the number of African youths gainfully employed.

Findings from the field and desk reviews shows that there are four (4) major Programme activities that directly contribute to achieving the target outcome set out above. They are:

- a) Training: Selected entrepreneurs have access to Proprietary Enterprise Toolkit trainings. They also participated in TEF's 12-week business management training Programme to equip entrepreneurs with basic skills to launch and run their business
- b) Mentoring: Match entrepreneurs with mentors / business leaders from around the world to coach and guide entrepreneurs throughout the Programme and, provide guidance to the entrepreneurs.
- c) Pitching competition: Entrepreneurs were required to present their business plans in writing or via a pitching event where they verbally presented their business ideas. These presentations were judged by a panel of UBA experts and other selected experts.
- d) Seed capital disbursements: After pitching, the final entrepreneurs based on the judging panel's decision at the pitching competition will receive up to \$5000 seed capital funding (some of the entrepreneurs received less than \$5000)

Other activities related to the above include the TEF Entrepreneurship Forum and Alumni membership of the Programme.

Based on feedback received from beneficiaries and our review of Programme outcomes, it was found out that the UNDP-TEF Programme objectives were relevant to addressing the larger socio-economic issues that have been identified above. Some of the responses from the Questionnaire Based Survey (QBS) further buttresses this. About 97% of entrepreneurs surveyed indicated that the TEF Business Management trainings equipped them with soft skills (like time management, financial planning, ethics, and integrity, etc.) necessary to run a successful business. Also, surveyed entrepreneurs noted that the Programme improved their capacity to create more jobs, with 81% indicating that they were able to create between 1 to 20 jobs after their selection as beneficiaries of the Programme.

This was also consistent with the feedback received from beneficiaries during Focus Group Discussions (FGDs) where participants noted specific business management skills acquired during the training. In terms of access to finance, field interactions with beneficiaries indicated that many of them had very limited or no options to access business financing and as such, the seed capital disbursed through the Programme augmented the required capital to kick-off their businesses.

The Programme was also assessed against the objectives and priorities of the Tony Elumelu Foundation, and the outcome indicated alignment with the foundation's longer-term pursuit and aspiration. The Foundation's objective is to empower men and women across Africa, catalysing economic growth, driving poverty eradication, and ensuring job creation. All the Programme activities identified and described above are relevant to achieving the publicly disclosed strategic objectives of TEF.

Also, the assessment of the Programme indicates alignment with the signature solutions of the UNDP. This includes keeping people out of poverty and women's empowerment and gender equality, as well as creating increased resilience in different locations. By directly empowering about 4000 entrepreneurs, with each creating an average of 10 jobs, UNDP is driving the reduction of poverty in benefitting communities. Although the percentage of female participation in the Programme currently stands at 35%, it is contributing to an increase in the number of entrepreneurs in these countries. It should however be noted that more can be done to improve the current percentage of 35%. Also, by sponsoring businesses in critical sectors such as agriculture, energy, healthcare, education, waste management, etc., the Programme is also driving greater resilience of benefitting communities. Findings from desk reviews and research also shows that SMEs are the lifeblood of an economy, and it contributes to the overall GDP of countries. For example, Nigeria's MSMEs account for 96% of the total number of businesses in the country and contribute about 50% to the national GDP. As such, by empowering more people to transition from business ideation to implementation, the UNDP TEF Entrepreneurship Programme is improving the resilience of benefitting communities.

Findings indicate that the Programme is relevant to UNDP's priority of reducing poverty, advancing gender equality, and creating sustainable environment. It has also contributed to improving the resilience of benefitting communities.

However, feedback from primary data collection indicated challenges with the funds disbursed and the extent to which it can impact business performance and achieve results. Beneficiaries also noted that they struggled to kick-start their businesses because the funds received might have only addressed a little part of their overall business financing needs.

Also, it was observed that some of the beneficiaries engaged were not involved in (and in some instances not so familiar with) the mentorship Programme, indicating that they would have missed out on guidance from experienced entrepreneurs at the infant stage.

Also, it was observed that some of the beneficiaries who were full beneficiaries of the Programme were not fully involved in (and in some instances not so familiar with) the mentorship Programme, indicating that they would have missed out on guidance from experienced entrepreneurs at the infant stage.

Additionally, findings from the QBS indicated that some of the beneficiaries did not fully complete the 12 weeks online training. 17% of entrepreneurs surveyed noted that they partially completed the Programme, while 3% noted that they did not complete the training Programme. These might pose a challenge to fully achieving the objectives of the Programme in line with the strategic priorities of both TEF and UNDP.

5.1.4. *Durability:* To what extent are the project partners able and willing to maintain the outcome of the intervention after discontinuation of TEF/UNDP support?

A review of quantitative outcomes suggests that the beneficiaries acquired life-long entrepreneurial skills that would help them drive long-term business performance. Also, 97.3% of QBS respondents noted that TEF's platforms, resources and tools played a significant role in improving their overall business performance. Also, 80.5% of QBS respondents noted that they were ready to continue with their businesses, even though they had completed the UNDP TEF Entrepreneurship Programme.

Findings from the field indicated that some of the beneficiaries have continued business operations even after the completion of the Programme and receipt of their seed capital disbursement. That is 79% of beneficiaries engaged noted that they had been operating for at least 1 year. Also, 93% of the beneficiaries engaged indicated that their businesses were either fully operational or partially operational. The QBS findings also indicated that 57% of respondents performed well in the last one year, despite the challenges posed by the pandemic. 35% of them indicated that they had average performance because of the pandemic. 7.7% of the respondents noted that they performed poorly in the last 1 year because of the pandemic. This largely indicates that the outcomes and benefits of the Programme have long lasting impacts on beneficiaries and can continue even after the Programme has been completed

However, to make the outcomes more durable, some of the beneficiaries noted the need for more follow-up even after the Programme had been completed. This according to them, would further strengthen the foundational stages of the start-up enterprises and position them for more durable results and survival.

5.1.5. *Coherence:* examines the extent to which other interventions (particularly policies) support or undermine the intervention and vice versa

The assessment leveraged comparative findings from desk reviews to identify Programme s policies and Programme s that are currently coherent with the UNDP TEF Entrepreneurship Programme. The UN

SDGs and Africa 2063 Agenda are development strategies directly impacted by the Programme. Findings indicated the design of the Programme was to align with the UNDP priorities and the SDGs

Findings from desk reviews also indicate that the Tony Elumelu Foundation currently has partnerships with other organisations to achieve its overall goal of creating wealth and driving sustainable regional growth and development through entrepreneurship. The review indicated that the project activities of the TEF / UNDP Entrepreneurship Programme also align with other partners of the Foundation.

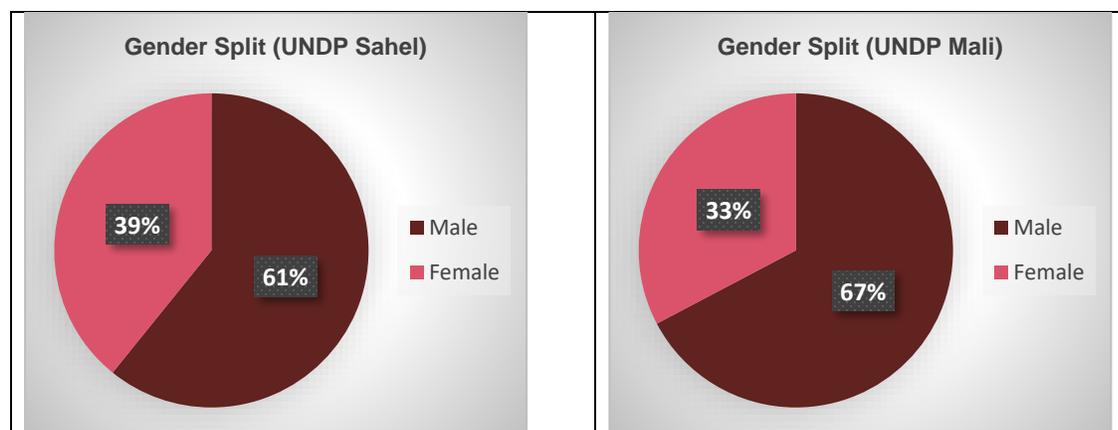
It was observed from desk reviews that some of the partnerships were targeted at specific beneficiary population. For example, the European Union targets the empowerment of women entrepreneurs through the Programme. The Republic of Seme City also targets the empowerment of Beninese's entrepreneurs. Also, the International Committee of the Red Cross targets empowerment of entrepreneurs in conflict-prone areas, etc. As a result, beneficiaries selected for the Programme through these partnerships fit a larger strategic priority of the respective partner organisations. Despite this, all beneficiaries go through the lifecycle of the Tony Elumelu Foundation Entrepreneurship Programme

The Foundation also publishes reports and discloses overall Programme performance through its website. The performance disclosures are done collectively for all the beneficiaries to showcase overall project success.

5.1.6. Impact: Impact is the extent to which the intervention has generated or is expected to generate significant positive or negative, intended, or unintended, higher-level effects

Based on our review of the beneficiary list and details obtained from TEF, there are 2,100 entrepreneurs categorized for the "UNDP Sahel"; 1,860 entrepreneurs categorized for the "UNDP Mali" and 40 entrepreneurs categorized as "TEF UNDP 40". This sums up to a total number of 4,000 benefiting entrepreneurs.

The gender split of the entrepreneurs based on the data for UNDP Mali and UNDP Sahel are illustrated in the following charts:



When combined, it adds up to an average 64:36 Male: Female ratio for beneficiaries categorized under the UNDP Sahel and UNDP Mali Programme as shown above. Also, 28% of total respondents of the QBS were female, while 72% were male. Interactions with beneficiaries through Key Informant Interviews (KIIs) and Focused Group Discussion (FGDs) indicated that beneficiaries were treated equally regardless of their gender. Regarding the Programme content, female entrepreneurs benefitted from the Programme just as much as their male counterparts did. This indicated that there is gender mainstreaming within the

Programme and female entrepreneurs are also being empowered. Generally, the average percentage of female entrepreneurs in the Programme stood at 35%.

Based on findings from primary and secondary data collected and reviewed, the following are some of the major impacts of the UNDP /TEF Entrepreneurship Programme on entrepreneurs across the selected locations:

a) **Job Creation**: Many of the entrepreneurs engaged indicated that the UNDP-TEF

Entrepreneurship Programme gave them capacity to employ more people and at the same time, pay them for services rendered either on a contractual or full-time basis. This is addressing the interlinked challenge of poverty and unemployment in communities across the region. The outcome of the QBS further buttresses this as 81% of entrepreneurs engaged indicated that they created between 1 and 20 direct jobs after their selection and participation at the TEF/UNDP Entrepreneurship Programme. About 15% of these respondents noted that they created between 21 and 40 direct jobs after their selection. Similarly, 67% and 17% estimated that they had created between 1-20 and 21-40 indirect jobs respectively, after their selection to participate in the Programme.

Qualitative feedback received from beneficiaries also indicated that their businesses kick-started as a direct outcome of their selection as a beneficiary of the Programme. This is largely reflective of the fact that the Programme is also contributing to an increase in the number of SMEs across the region, creating jobs, and improving the standard of living for people across Africa.

b) **Skills Development**: Responses obtained from all primary data collection approaches adopted

(KIIs, FGDs and QBS) indicated that entrepreneurs improved their business management and personal leadership skills because of their participation in the Programme. These entrepreneurs attributed upskilling to the intensive nature of the business management trainings, which according to them had several relevant training areas. This was further confirmed from the analysis of QBS responses as shown below:

- 95% of entrepreneurs indicated that the Programme aided them improve the visioning and strategy development processes for their respective businesses.
- 88% noted that the Programme enhanced their capacity to implement their businesses appropriately
- 69% of respondents noted that their ability to raise funds and embed sustainability planning into their operations improved after the Programme
- 75% of the entrepreneurs noted that the process of performance reporting for their business improved after selection as beneficiary of the Programme.
- Generally, 97% of respondents agreed that the Programme generally equipped them with soft skills ((like time management, financial planning, ethics, and integrity, etc.) necessary to run a successful business?)

Generally, these findings indicate that the UNDP-TEF Entrepreneurship Programme actively upskills entrepreneurs across the region. However, some of the entrepreneurs noted the need to continuously upskill entrepreneurs on trending and emerging business issues. For many of them, the training should not stop after the seed capital has been disbursed.

c) **Business Financing**: Data gathered from KII and FGD sessions indicated that many of the beneficiaries had no alternative sources of financing their business ideas. In some instances, they had offers which were detrimental to the long-term survival and sustainability of the business. The seed capital disbursements received by these entrepreneurs provided the needed capital to start-off their business.

One of the respondents noted that her business would not have started without the seed capital received from the Programme.

Even though some entrepreneurs received seed capital to the tune of \$5,000 while some received \$500, all beneficiaries engaged noted that the seed capital received met a need. This is notwithstanding the fact that some provided feedback that the amount received was not sufficient to fully launch their business operations and that in some instances, they often had to continue the search for alternative financing sources.

Also, some of the entrepreneurs were unable to access their funds from the banks because of poor documentation and failure to regularise their bank accounts. Consequently, the funds are locked in their accounts, and awaiting proper documentation.

- d) **Brand visibility and value:** Some of the entrepreneurs engaged noted that their selection as beneficiaries of the Programme improved the value and public trust in their respective businesses. One of the beneficiaries, based in Abuja – Nigeria noted that more people were open to do business with him and invest in his company after it became public that he was a beneficiary of the Programme. Also, 87% indicated that the Programme improved their capacity to better promote and create commercial awareness for their businesses.
- e) **Peer-to-peer learning:** The UNDP / TEF Entrepreneurship Programme currently creates an opportunity for entrepreneurs across different sectors to network and learn from each other through the TEFConnect platform and other social media platforms. 61% of responses gotten from the QBS indicated that they had gotten business linkage benefits from the Programme, while 58% noted that they had participated in TEF Hubs and meet-ups. These activities currently provide a platform for young entrepreneurs to network, share ideas and co-ideate.

Despite the associated benefits of these activities, 42% of respondents noted that their level of participation in TEF Hubs and Meet-ups was either only between 0% to 10% or between 11% to 50%. Some of these entrepreneurs noted that distance and availability constrained their level of involvement. The implication of this is that these entrepreneurs miss out of the peer-to-peer learning benefits associated with the UNDP TEF Entrepreneurship Programme.

- f) **Technology and Digitization:** The UNDP / TEF Entrepreneurship Programme currently contributes to improving ICT development and leverage of technology for development in the region. Findings from desk reviews indicate that the TEFConnect platform. The digital platform provides access to markets across Africa, as well as facilitates interaction and direct networking with other entrepreneurs, investors, mentors, and other stakeholders. The platform has been described as the single largest listing of data on the African entrepreneurship space. TEF currently reports that the platform has over 1.5 million registered users – who are leveraging the digital platform to access market linkages and insights on the African entrepreneurial ecosystem.

In the same vein, the UNDP / TEF Entrepreneurship Programme requires entrepreneurs to access some of the Programme benefits on the digital platform, thereby encouraging them and upskilling their capacity to leverage digitization for improved business performance and learning.

Also, the Programme includes the ICT sector as one of the sectors being funded. For example, a review of the beneficiary list for UNDP Mali Programme indicates that about 131 entrepreneurs were selected across the ICT and telecommunications sector. These enterprises have business ideas that are also contributing to and driving digitization of the region.

5.1.7. Sustainability - Sustainability is the extent to which the net benefits of the intervention continue or are likely to continue.

In terms of sustainability of the Programme benefits. The most obvious sustainability is the business and technical knowledge provided the beneficiaries will certainly remain with the beneficiaries and will be used in improving how they conceive and implement business ideas. While mentors may not always remain with the Programme some of the connections and collaborations on the online forums will contribute greatly to enhancing how young people view and manage business with a potential of multiplier effect over time. It should be noted Nigeria and Mali have experiences lockdown due to COVID-19 and the two countries are from time to time experiencing conflicts. These would have impacted negatively on business performance.

Regarding sustainability, findings from the field indicated that some of the businesses had closed, while others were either partially operational or fully operational. This is corroborated by the QBS findings below:

- 48% of entrepreneur responses received indicated that their business was still fully operational. 46% noted that their businesses were only partially operational, while 2% noted that their business had closed. Also, 4% of these respondents noted that their businesses were yet to kick-off despite being a beneficiary of the Programme.
- 4% of the QBS respondents noted that they would either retire, sell their business, pass on the business to someone else, or leave the business for waged employment within the next one year. On the other hand, 9.7% noted that they were considering switching their line of business to another within the next one year. Also, 81% of the QBS respondents indicated that they were looking to continue their current business within the next one year.
- In terms of specific plans in place to ensure business sustainability and survival, 89.5% of QBS respondents indicated that they had plans in place to either expand the range of new products / services rendered, expand business operations, and make new investments in their business.

Also, the sustainability of the Programme itself is being impacted by government policies and regulations, high competition, and access to credit. About 44.9% of survey respondents noted these as factors that have impacted their business performance.

Additionally, the TEF /UNDP Entrepreneurship Programme is not solely dependent on factors within the control of the Programme funders and beneficiaries. External factors such as government regulations, sector dynamics, sector maturity, etc., equally play an important role in the long-term survival and sustainability of the enterprises.

To ensure sustainability, the present approach taken by TEF needs to be enhanced, considering the realities of infrastructure in Africa. Youths have poor access to electricity, internet, and other ICT equipment necessary for smooth online trainings. A blend of physical and online approach should be adapted. In addition, offline training materials (in tablets or other smart devices) can be made available and accessible to entrepreneurs.

5.2. Overview of Regional Programme Implementation Risks

- a) **Foreign Exchange and Inflation:** Nigeria is currently experiencing an unprecedented fluctuation in the price of oil and Naira exchange rate depreciation, with exchange rate volatility being more pronounced as it concerns the issues of macroeconomic financial stability. This widespread inflation is also pervasive in many parts of sub-Saharan Africa. This is obviously a major risk to the performance of small and medium enterprises in Nigeria in terms of survival rate and contribution to GDP.

Most entrepreneurs who had carried out feasibility studies on their business expected gains and losses must deal with the increase in forex which affects the amount of capital available for their business. This is a major risk that some of them have little control over especially when their business deals with importing raw materials from other countries.

- b) **COVID-19 Disruptions:** The COVID-19 pandemic was a major risk factor for SMEs in Africa. While it has affected all segments, the impacts on SMEs are far more pronounced. According to the International Labour Organization (ILO), wholesale and retail trade; repair of motor vehicles and motorcycles; manufacturing; real estate; business and administrative activities; and accommodation and food services were sectors that were mostly at risk due to COVID-19 disruptions.

This was mainly due to the sizeable impact that closures of non-essential businesses and social distancing rules as part of the pandemic mitigation measures, global supply chains disruptions and cancelled orders have on working hours and income. The COVID-19 pandemic affected both the demand and supply of labour for African SMEs. The prolonged lockdown in most countries, along with confinement measures and closures of non-essential businesses, made inputs including labour less accessible to SMEs in Africa. Furthermore, efforts to limit the spread of the virus (i.e., confinement and social distancing measures) reduced private consumption of the goods and services provided by SMEs, resulting in lower demand for labour by firms.

In a survey of 210 firms across 54 African countries conducted by the United Nations Economic Commission for Africa (UNECA), SMEs reported functioning with considerably less employees than under normal circumstances, where current capacity utilization rates range between 40% and 50%.

- c) **Insecurity:** Insecurity is a major threat to SMEs especially in volatile areas. It can affect their operations, demand and supply and cripple the existence of these businesses. Many of the entrepreneurs in volatile regions are not able to carry out their business activities without fear of being attacked or even killed. Also, some areas are deserted in the event of communal clashes and this affects the demand and supply of goods and services and an overall negative impact on the survival of businesses.
- d) **Lack of Business Experience and knowledge:** Sustaining a business can be a herculean task for new entrepreneurs with no business experience. Apart from having the knowledge, the tact and survival instinct to thrive in the harsh business environment can come mostly by experience. This lack of experience can hinder the successful running of a business thereby leading to diminishing trust among stakeholders who could potentially provide much needed equity capital to help with expansion.
- e) **Fear of control loss:** One major concern SMEs have regarding equity financing is the loss of control. Many SMEs are unwilling to accept external investment and bring in new partners, as they fear relinquishing control of their company. According to a major African investor: "Entrepreneurs would rather own 100% of one than 10% of a hundred." Additional observations show that this culture is starting to change, albeit slowly, as SMEs are becoming exposed to the international success stories of peer companies that have benefited from external investment.
- f) **Governance for growth:** Many of the SMEs are unaware of the importance of strong governance, and hence lack access to expertise that could improve their management structures and practices. In many

cases, company boards are lacking altogether, with no substitute structures in place to provide sound input, hold management accountable, oversee independent audit or remuneration decisions, or perform other traditional board functions.

- g) **Corruption and lack of transparency:** Many SMEs do not have anti-bribery safeguards for their operating and financing processes which preserve the integrity and transparency of the national funding space and ensure that deserving SMEs receive their fair share of financing. Also, there might be the temptation to adjust financial statements to look good before external investors and this can have an overall negative impact on the value the SMEs are supposed to provide.
- h) **Financial reporting:** Many SMEs in Africa do not have audited financial information to provide to lenders or potential investors. This is particularly apparent in countries where this is not an enforceable legal requirement. Entrepreneurs also often lack the resources to prepare accurate records, or access to an external service provider that can produce records on their behalf. Regardless of legal obligations, many SMEs will continue to struggle to produce accurate, useful financial information without increased access to financial education and awareness of the value of this information.
- i) **Sustaining growth:** Lacking a strategic vision for how to grow the business is preventing many small African companies from scaling up. Even when a temporary revenue boost presents itself, it is almost never sustainable. A growth strategy plan is often not present, restricting long-term success and growth of the businesses.
- j) **Multiple Taxation and Government Policies:** Many SMEs in Nigeria and parts of Africa suffer from multiple taxation and unhealthy government policies. The worrisome aspect of multiple taxation is the embarrassing nature of its enforcement and the use of orthodox collection procedure such as mounting of roadblocks, forceful closure of shops of trades in marketplaces and unpleasant handling of persons and businesses that are not able to pay. Some entrepreneurs might be tempted into evading taxes by unwholesome business practices or even avoid even be unwilling to either venture into new business or expand their existing businesses.
- k) **Lack of knowledge of differentiating business from personal capital:** Many owners are unable to distinguish between the money for personal and working use. This is especially true when such individuals do not have any other source of finance and must rely solely on the business for daily sustenance. Many businesses in Nigeria end up using working capital for personal use, and this is majorly associated with lack of record keeping. Many of the entrepreneurs might find it easier keeping money in their personal account more than their business account for ease of withdrawals for personal use.
- l) **Lack of infrastructural facilities:** Most SMEs are confronted with the lack of infrastructure. In Nigeria for instance, issues relating to lack of infrastructure have been there for decades. Critical infrastructure to support businesses includes proper road networks, sufficient electricity supply, efficient waste disposal, and good a water supply. The lack of these facilities may hinder entrepreneurial ventures. Electricity and water supply are the major concern; they are limited and are very expensive when available, yet most of the SME owners cannot afford. Small businesses require resources and services to be successful. One major aspect of this threat is the epileptic and erratic power supply which affects the operation of businesses. Many entrepreneurs are unable to make profits due to the inadequate power supply. Poor road networks are also affecting businesses in Nigeria.

The road syndrome affects the efficiency of distributing goods and services throughout the region. Consumers and potential customers always find it difficult to reach business premises, especially during rainy seasons. As such, consumers will opt to buy their goods and services in areas reserved for businesses rather than in SMEs where the roads are inaccessible. Small businesses can only be successful when a country has well-constructed infrastructure such as a continuous supply of electricity and proper roads. According to a World Bank (2009), business losses are common due to the inefficient supply of electricity. The report illustrated that the problem is very alarming in Nigeria as small enterprises lose 24 % of their output due to power shortage while the medium and large companies lose 14 % and 17 % respectively.

5.3. UNDP TEF Entrepreneurship Programme Beneficiaries - Selected Case Studies

CASE STUDY 1 - JAMSA BUSINESS VENTURES

Name of Beneficiary	Jamilu Sani
Country of Selection	Nigeria
Business Sector	Financial Services

a) Background:

Jamsa Business Ventures is a micro enterprise providing financial services to the local populace. Specifically, the company engages in carrying out Point-of-sale (POS) transactions such as bill payments, deposits, withdrawals and among others for customers. The company also engages in training youths on how to market and use POS terminals to give them job opportunities so that they can contribute effectively to their society.

b) Impact of the UNDP / TEF Entrepreneurship on Jamsa Business Ventures

Before being selected for the UNDP-TEF entrepreneurship Programme, Jamilu was unemployed. The Programme is responsible for majority of the funding for the business. Since joining the program, Jamsa Business Ventures has seen an exponential increase in its activities which has led to an expansion drive. Jamsa Business Ventures was able to expand its business by getting a new site and buying more POS terminals. The company has expanded its services to incorporate two states - Kano and Katsina. This has expanded the company's commission base, which is its primary source of revenue. Jamilu is genuinely passionate about his business and the Programme also aided Jamilu with entrepreneur training, business plan development & implementation, Business advisory services and capital seed injection. Jamilu strongly believes the UNDP / TEF Programme has had a significant impact on his business operations through the business management trainings, TEF Connect, Business capacity development management and sustainability planning. The business also produces annual reports to engage stakeholders and assess performance for the financial year. Moreover, despite the setback occasioned by the COVID-19 pandemic, Jamilu hopes to continue its expansion drive to cover the 36 states of the federation.

c) Highlight of societal value created

The activities of Jamsa Business Ventures are significant in achieving financial inclusion. Through its focus on serving the underserved population, the company buttresses the Sustainable Development Goal 8 which advocates the universal access to banking, insurance, and financial services.

Moreover, Jamsa Business Ventures is contributing its quota towards closing the employment gap and eradicating poverty in the society through the provision of entrepreneurial training for youths in the local economy.

CASE STUDY 2 - AMINU I BAWA ENTERPRISES

Name of Beneficiary	Aminu Bawa
Country of Selection	Nigeria
Business Sector	Fashion

a) Background:

Aminu I Bawa Enterprises is a micro enterprise which specializes in the fashion sector. Specifically, the company engages in tailoring and garment making activities. The company uses a wide variety of fabrics to create unique and exclusive designs which portrays the rich African tradition. The company also provide personalized garment making trainings for individuals at an affordable rate.

b) Impact of the UNDP / TEF Entrepreneurship on Aminu I Bawa Enterprises

The UNDP-TEF entrepreneurship Programme is responsible for majority of the funding for the business. Since joining the program, Aminu has seen a significant increase in monthly revenues from NGN10 million – NGN25 million. Aminu is genuinely passionate about his business and the Programme also aided Aminu with entrepreneur training, business plan development & implementation, Business advisory services and capital seed injection. Aminu strongly believes the UNDP / TEF Programme has had a significant impact on her business operations through the business management trainings, TEF Connect, Business capacity development management and sustainability planning. The business has witnessed exponential growth which led to its expansion to various territories such as Cameroon, Niger and even Sudan. Consequently, the business has witnessed growth in workforce from 10 employees to more than 50 employees within a period of one year.

c) Highlight of societal value created

Through its expansion drive, Aminu I Bawa Enterprises has been able to promote gender equality in the society. The company' focus on closing the gap in women employment has led the business to employ an estimated 20-30 women in its activities. Also, Aminu I Bawa Enterprises has continuously contributed to the development of the knowledge base through regular training activities, which are often conducted pro-bono.

CASE STUDY 3 - SJS IDEAL CREATIVITY VENTURE

Name of Beneficiary	Adesina Atinuke Sadiat
Country of Selection	Nigeria
Business Sector	Agriculture

a) Background:

SJS Ideal creativity Venture is a micro enterprise which specializes in the rearing and sales of fishes. The company seeks to eliminate the problem of food insecurity through providing high quality hygienic catfish products at an affordable price.

b) Impact of the UNDP / TEF Entrepreneurship on SJS Ideal creativity Venture

Through the business advisory services and capital seed injection provided by the UNDP-TEF entrepreneurship Programme , SJS Ideal creativity Venture has been able to expand its business activities through the acquisition of new equipment such as modern ponds and other relevant tools. As a result, the company has recorded immense growth in its average revenue which grew by an impressive 100%.

Also, the robust financial planning and business development training received by SJS Ideal creativity Venture through the UNDP-TEF entrepreneurship Programme has been pivotal in solidifying its organizational structure and helped set up measures for business continuity. This also equipped the business with requisite business promotion tools which resulted in a significant boost in sales by about 11-20%

The business intends to continue its growth trajectory through leveraging low-cost financing tools to acquire necessary tools and equipment

c) Highlight of societal value created

Through utilizing modern and sustainable measures in the production of catfish, SJS Ideal creativity Venture not only eliminates food insecurity but also promotes inclusive and sustainable industrialization in the agricultural sector.

Moreover, the improved performance of SJS Ideal creativity Venture has increased the need for both skilled and unskilled labor by the firm. The company witnessed a significant growth in workforce which has helped alleviate unemployment in the society.

CASE STUDY 4 - SOMTOCHUKWU ANUNOBI

Name of Beneficiary	Somtochukwu Anunobi
Country of Selection	Nigeria
Business Sector	Education & Training

a) Background:

Somtochukwu Anobi is a micro enterprise engaged in providing educational services for all individuals. Their curriculum dwells on the technology and communication space. The company aims at bridging the technological knowledge of individuals in the society. Somtochukwu Anobi also provides IT solution services for corporations.

b) Impact of the UNDP / TEF Entrepreneurship on Somtochukwu Anobi

Somtochukwu has been involved in running her micro enterprise prior to being selected for the UNDP-TEF entrepreneurship Programme . Through the benefits derived from the capital seed injection, 12-week training program, TEF Forum, business advisory services, mentorship, business plan development and implementation, Somtochukwu believes that her business revenue has definitely increased significantly. Additionally, the Programme was pivotal for the business to acquire certain equipment such as robots and expand their client base.

Somtochukwu is genuinely passionate about his business and the Programme also aided Somtochukwu with entrepreneur training which is pivotal for success. Somtochukwu strongly believes the UNDP / TEF Programme has had a significant impact on his business operations through the business management trainings, TEF Connect, Business capacity development management and sustainability planning. The business also produces annual reports to engage stakeholders and assess performance for the financial year.

c) Highlight of societal value created

Somtochukwu has actively contributed to bridging the knowledge gap in the society. This is pivotal in ensuring that the targets of Sustainable Development Goal 4 are achieved in the local economy. Specifically, through the provision of affordable technical and vocational education the business has increased the number of people with relevant skills for financial success in the local economy.

CASE STUDY 5 - DANIEL EZIMADU

Name of Beneficiary	Daniel Ezimadu
Country of Selection	Nigeria
Business Sector	ICT

a) Background:

Daniel Ezimadu operates a micro enterprise which is engaged in offering ICT and media services. The business also offers professional training for individuals in ICT applications.

b) Impact of the UNDP / TEF Entrepreneurship on Daniel Ezimadu

For Daniel, the TEF business plan template helped him understand how to write a great business plan. This coupled with the capital seed injection provided by the UNDP-TEF entrepreneurship Programme has been pivotal to the success of his business. Though the tangible benefits of the Programme, in terms of revenue growth, are yet to be realized by Daniel, the business has realized several intangible benefits such as entrepreneur training, business plan development & implementation, and Business advisory services. Consequently, Daniel strongly believes the UNDP / TEF Programme has had a significant impact on his business operations through the business management trainings, TEF Connect, Business capacity development management and sustainability planning. Moreover, the outbreak of the COVID-19 pandemic has optimally positioned the business to benefit from the shift to virtual platforms as companies continue to adopt online collaboration tools to ensure business continuity

c) Highlight of societal value created

The activities of Daniel Ezimadu are directly in line with the Sustainable Development Goal 8 which promotes youth employment, education, and training in the society. Through its garnered capacity from the growth process, the business has also experienced an expansion in its workforce, hence, reducing unemployment in the locality.

CASE STUDY 6 - BASHIR BABA AGRO FARM

Name of Beneficiary	Bashir Abubakar
Country of Selection	Nigeria
Business Sector	Agriculture

d) Background:

Bashir Baba Agro Farm Ent is a small enterprise engaged in the off taking and sales of various poultry products such as eggs and birds such as chicken, turkey, guinea fowl and among others. The business also operates a cold storage facility which allows for the processing and storage of the birds and other poultry products which are easily perishable, thus helping to reduce food losses along the agricultural production and supply chain.

e) Impact of the UNDP / TEF Entrepreneurship on Bashir Baba Agro Farm

Through the support received from the UNDP / TEF program, Bashir Baba Agro Farm Ent was able to improve its business implementation processes such as setting up appropriate accounting policies and other necessary measures. This has significantly increased the company's cash flow and business sales which recorded an impressive increment of about 31-40%. Consequently,

Bashir Baba Agro Farm Ent also harnessed the business mentorship Programme provided by the UNDP / TEF Programme to develop its business promotion skills. Specifically, Bashir Baba Agro Farm Ent was able to develop its Marketing/communications Plan which aided the company's visibility and effectively drove up the average monthly revenue significantly from an estimated \$555 to \$1670, recording an impressive 201% growth.

f) Highlight of societal value created

The activities of Bashir Baba Agro Farm Ent contribute directly to solving the important problem of food security through providing food preservation infrastructures. This is directly in line to achieve Sustainable Development Goal 2 and 12 in our society. This will go a long way in eliminating food wastage along the production and supply chain of the poultry industry.

Moreover, the improved performance of Bashir Baba Agro Farm Ent has increased the need for both skilled and unskilled labor by the firm. The company witnessed a significant growth in workforce which has helped alleviate unemployment in the society.

CASE STUDY 7 - KHADI SHOES & BAGS MERCHANDISE

Name of Beneficiary	Khadija Musa
Country of Selection	Nigeria
Business Sector	Manufacturing

a) Background:

Khadi Shoes and Bags Merchandize is a micro enterprise specializing in the production and sales of shoes and bags which vary across a broad range of designs. The company utilizes innovative techniques and equipment to craft various native-themed footwears and bags to meet the demand in the local market. Khadi Shoes and Bags Merchandize aims at providing quality products which meet international standards at a pocket friendly price.

b) Impact of the UNDP / TEF Entrepreneurship on Khadi Shoes and Bags Merchandize

Through the UNDP-TEF Programme , Khadi Shoes and Bags Merchandize was exposed to new insights and innovations in carrying on the business activities. Specifically, the meetups and Hub activities as well as the linkages services provided by the Programme built a platform for collaboration which resulted in an impressive increase in average monthly revenue from \$50 to \$100. Also, business advisory services received from the Programme has helped improve the momentum of the business and led to significant expansions.

c) Highlight of societal value created

Technological development and innovations have been continuously lauded as the drivers of the local economy. Through active networking, Khadi Shoes and Bags Merchandize has been able to imbibe new techniques from other professionals specializing in the manufacture of shoes and bags. This will go a long way in actualizing the Sustainable Development Goal 9 in the society and effectively upskill the knowledge base of the local economy.

Also, the growth of Khadi Shoes and Bags Merchandize has led to the firm to specialize in upskilling individuals in the society through regular trainings and apprenticeships. This is pivotal in achieving Sustainable Development Goal 8 in our community in terms of actively improving the employment creation potentials of the society. Moreover, the growth of Khadi Shoes and Bags Merchandize has led to a significant improvement in the local manufacturing value chain, which promises positive backward and forward linkages.

CASE STUDY 8 - MERIT EXCEL GENERAL RESOURCES

Name of Beneficiary	Ibekeme Merit Kosisochukwu
Country of Selection	Nigeria
Business Sector	Education & Training

a) Background:

Merits Excel General Resources is a micro enterprise which specializes in offering a broad range of educational services which cuts across, home tutoring, adult education, as well as educational consultation such as training and mentorship. The company also organizes quiz and spelling Bee competitions for both primary and secondary schools which are aired on various local radio and television stations. Merits Excel General Resources also provides personalized learning, access to trained and qualified professional teachers as well as skill acquisition trainings where basic skills such as tailoring, baking, photography and among others are taught to students.

b) Impact of the UNDP / TEF Entrepreneurship on Merits Excel General Resources

Merits Excel General Resources harnessed the benefits of the mentorship Programme provided by the UNDP-TEF Programme to effectively implement its business plan in the past year. This produced stunning result such as an impressive growth in business sales of about 31-40%. Also, being in the educational and training space, the mentorship Programme provided by the UNDP-TEF Programme resulted in the upskilling of relevant employees in the firm.

Merits Excel General Resources also utilized the services provided through the UNDP-TEF Programme to develop a marketing strategy. The implementation of the strategy gave rise to a significant increase in revenue of about 133%.

c) Highlight of societal value created

The improved performance of Merits Excel General Resources has resulted in the improvement of educational standards in the local community. The expansion has led to increased learning activities which results in the upskilling of the populace. This is instrumental in achieving Sustainable Development Goal 4 which ensures inclusive and equitable quality education and lifelong learning opportunities for all individuals in the society.

Also, the achievements of Merits Excel General Resources are directly in line with the Sustainable Development Goal 8 which promotes youth employment, education, and training in the society. Through its garnered capacity from the growth process, the company has experienced an expansion in its workforce, hence, reducing unemployment in the locality.

CASE STUDY 9 - FAGIZAH RITE SALON

Name of Beneficiary	Eze Blessing
Country of Selection	Nigeria
Business Sector	Fashion

a) Background:

Fagizah Rite Salon is a micro enterprise which provides personalized hair care services to clients across Nigeria on a pay-as-you-go or subscription basis. Specifically, the company specializes in the offering of a range of fashion and cosmetic services ranging across professional hair styling, fixing of weavon, plaiting of hair, manicures and pedicures as well as makeups and makeovers. Fagizah Rite Salon also offers training services where it upskills young people in hair styling and cosmetic application procedures.

b) Impact of the UNDP / TEF Entrepreneurship on Fagizah Rite Salon

Being in the fashion sector, the UNDP-TEF Programme has given Fagizah Rite Salon the proper platform to showcase its specialization. Fagizah Rite Salon utilized the funds obtained from the Programme to effect an expansion plan which she has been hanging onto for quite a while. The expansion plan led to a significant increase in revenue and workforce. Specifically, the company recorded a revenue growth of 60% directly attributable to the expansion plan. Also, the mentorship Programme provided by the UNDP-TEF Programme was instrumental in effecting the expansion plan.

Also, the busines management trainings provided by the UNDP-TEF Programme has been pivotal in equipping the management of Fagizah Rite Salon with relevant soft skills such as time management, financial planning, ethics, and integrity which were instrumental in the growth of the business.

c) Highlight of societal value created

The expansion of Fagizah Rite Salon through the UNDP-TEF Programme has led to significant value creation along the local value chain. Trainings provided by Fagizah Rite Salon has led to an upskilling of the local economy, thus expanding the indirect employment potentials of the local economy. This is observed to directly promote the attainment of Sustainable Development Goal 8 which advocates harnessing innovation and upscaling to achieve improved economic productivity in the economy.

Also, the expansion of Fagizah Rite Salon directly interprets into improved employment opportunities in the economy, thus developing the local value chain.

CASE STUDY 10 - PRECIOUS TECH CAFE

Name of Beneficiary	Precious Gift
Country of Selection	Nigeria
Business Sector	ICT

a) Background:

Precious Tech Café is a micro enterprise which specializes in bridging the communication and technology gap in the society. The business creates a unique forum for communication and entertainment through the provision of computer stations which can be utilized by the public for accessing the internet, communicating across borders, and conducting other computer-related tasks. Specifically, the business provides internet services, typesetting, retail of computers and accessories, printing and scanning among other services. They also provide computer training services to clients.

b) Impact of the UNDP / TEF Entrepreneurship on Precious Tech Café

The UNDP-TEF Programme directly upskilled the management of Precious Tech Café which led to improved services delivery. Specifically, Precious Tech Café harnessed the funds and business development trainings provided by the UNDP-TEF Programme to expand its capacity which led to improved revenue generation by the company. During this period, the firm acquired relevant assets which resulted in an improved average monthly revenue of about 23%.

Assistance received by Precious Tech Café through the mentorship Programme provided by the UNDP-TEF Programme led to the upskilling of the company's managerial staff in relevant IT competencies. This has significantly expanded the value creation potentials of the company.

c) Highlight of societal value created

Precious Tech Café bridges the observed communication gap in the society. Through the provision of affordable internet and computer services, the company will effectively contribute to the growth of the local knowledge economy. Through creating affordable technical and vocational education and increasing the number of people with relevant skills, the company is observed to promote the attainment of Sustainable Development Goal 4 in the economy

Also, Precious Tech Café specializes in providing computer trainings for interested clients which will help fill the knowledge vacuum in the society. This is observed to promote universal access to information and communications technology in the society which is directly in line with the targets of Sustainable Development Goal 9

CASE STUDY 11 – ABIGAIL BIOGAS

Name of Beneficiary	Abigail Iheanacho
Country of Selection	Nigeria
Business Sector	Energy & Power

a) Background:

Abigail Biogas is a microenterprise which is geared towards promoting the use of clean energy for domestic activities. The business, which has a plant in Adamawa state, specializes in the production and distribution of biogas to retailers and households through biodegradable waste generated in homes. It offers customers an environmentally friendly and innovative solution and solves the environmental and health issues related to the use of carbon and firewood in cooking. The business also engages in the prompt collection of waste products from households which helps protect, restore, and promote sustainable use of terrestrial ecosystems.

b) Impact of the UNDP / TEF Entrepreneurship on Abigail Biogas

The UNDP-TEF Programme created a platform for Abigail Biogas to network and establish partnerships with entrepreneurs across Africa and the Globe. This has led to the implementation of new techniques and appliances in the company's business process. The company was also exposed to safety and risks issues associated with its business process, and through adequate mentoring was able to develop a proper risk management plan which adheres to international best standards.

Abigail Biogas has also imbibed business development practices through the various trainings provided by the UNDP-TEF Programme. This has helped make the company more enticing to corporate customers, effectively increasing its average monthly revenue by over 28%

c) Highlight of societal value created

Abigail Biogas helps to provide clean cooking energy to the local populace. This has actively reduced the carbon footprint of the local community and contributed to eliminating greenhouse emissions in the society. This is inarguably pivotal in ensuring the sustainability of the society and achieving the attainment of Sustainable Development Goal 7 which advocates the proliferation of affordable and clean energy in the society.

Moreover, the activities of Abigail Biogas have been lauded to build knowledge and capacity to meet climate change in the environment. This coincides with the targets of Sustainable Development Goal 13 and will ensure the resilience and sustainability of the society.

CASE STUDY 12 - DUKETRAH FISHERIES

Name of Beneficiary	Bidemi Olorukooba
Country of Selection	Nigeria
Business Sector	Agriculture

a) Background:

Duketrah Fisheries is a micro enterprise which is geared towards solving the issue of food security through the provision of aquaculture services that encompass fish production, processing, packaging, and marketing. The company also contributes to the sector's supply chain by providing input supplies and off-taking services for farmers involved in fish production.

As a leading organization in the provision of aquaculture services, Duketrah Fisheries also provides various forms of consultancy services and contract processing services for other sector players, ensuring the standardization of practices in the sector.

b) Impact of the UNDP / TEF Entrepreneurship on Duketrah Fisheries

Duketrah Fisheries has benefitted immensely from the UNDP / TEF program. Specifically, through proper business management trainings as well as funds provided by the UNDP-TEF program, the company has been able to upscale its facility and equipment to industry standard. This has especially made the company more visible to prospective clients and customers. The results of this are easily observable in the outstanding growth recorded in the company as average monthly revenue grew exponentially by over 150% in the last one year.

Also, the trainings provided by the UNDP-TEF Programme provided Duketrah Fisheries with the necessary skillset needed in effecting a communication strategy in the company. This incorporated a customer feedback system which has been effective in driving customer retention and attracting new customers to the company. Specifically, the company recorded a significant increase in the company's cash flow and business sales of about 11-20% within the last one year.

c) Highlight of societal value created

Achieving food security in our society has been an issue of concern globally. Duketrah Fisheries seeks to solve this important problem and promote the achievement of Sustainable Development Goal 2 in the society through facilitating sustainable food production systems and resilient agricultural practices in the environment. This would be essentially pivotal to achieving food security in the society.

Duketrah Fisheries also promotes the implementation of sustainable practices in the fisheries value chain, thus increasing the economic benefits from sustainable use of marine resources. This is instrumental in actualizing Sustainable Development Goal 14 in the society and ensure the sustainability of marine resources in the environment.

CASE STUDY 13 - 360 CREST ALUMINUM LTD**a) Demography**

Name of Beneficiary	John Molmela Jonathan
Country of Selection	Nigeria
Business Sector	Construction

b) Background:

360 Crest Aluminum Ltd is a micro enterprise which specializes in powder coated aluminum fabrications. The business utilizes standardized equipment and industry best standards in providing quality powder coats for aluminum fabrications such as windows, doors, office partition, wall curtain, and allied works. The company also engages in consultancy services for clients in powder coated aluminum fabrication.

c) Impact of the UNDP / TEF Entrepreneurship on 360 Crest Aluminum Ltd

The platform and tools provided through the UNDP / TEF Programme were particularly instrumental to the growth of 360 Crest Aluminum Ltd. Specifically, the company was able to liaise with other experts in the powder coating space through the TEFConnect which provided a platform to facilitate networking activities and establish partnerships with entrepreneurs across Africa and the Globe. This assisted the company in imbibing new techniques and tools which helped boost the company' cash flow and business sales in the short term by an estimated 31-40%.

360 Crest Aluminum Ltd also harnessed the mentorship Programme made available by the UNDP-TEF Program. This helped the company develop better business implementation measures and adopt basic accounting policies. This has made the company to be more attractive to venture capitalist and investments which has aided the expansion drive of 360 Crest Aluminum Ltd.

d) Highlight of societal value created

The activities of 360 Crest Aluminum Ltd have been observed to facilitate sustainable infrastructure development as well as support domestic technology development and industrial diversification for developing countries. This is directly in line with the goals of Sustainable Development Goal 9 which advocates the promotes the fostering of innovative, inclusive, and sustainable industrialization practices in the society.

Moreover, the exponential growth experienced by 360 Crest Aluminum Ltd have resulted in a corresponding increase in the direct and indirect employment potentials of the establishment. This is seen to foster inclusive growth in the society

CASE STUDY 14 - OBINNO INTEGRATED FARMS

Name of Beneficiary	Igwe Azu Oji
Country of Selection	Nigeria
Business Sector	Agriculture

a) Background:

Obinno Integrated Farms is a small enterprise which operates along the agricultural value chain. Specifically, the company is involved in the production and sales of improved seeds. The company operates on a contractual basis to assist relevant stakeholders such as seed companies, estate farms and research institutes, to produce specified quantity of improved seeds of the cereal crops or vegetables requested. The company also assists smallholder and subsistence farmers to improve their yield rate through the provision of improved seeds.

Obinno Integrated Farms also engages in agricultural extension services and consultancy services which is aimed at educating farmers and relevant stakeholders on innovative and modern methods of farming such as climate smart agro-technology which not only increases the yield rate of crops but also ensure the sustainability of the terrestrial environment.

b) Impact of the UNDP / TEF Entrepreneurship on Obinno Integrated Farms

Obinno Integrated Farms has been able to leverage upon the technical trainings provided through the UNDP / TEF Programme to upscale its capacity. The company was exposed to international practices and modern techniques prevalent in the seed making business. This led to a rapid expansion in its activities and expanded its seed portfolio to include new seeds which were afore beyond their capacity. Also, the mentorship Programme provided by the UNDP / TEF Programme especially helped in upskilling the managerial staff of the company which has led to a rapid expansion in its extension services. According to the company, this has directly translated into a significant growth in the company' cash flow and business sales of an estimated 11-20% in the short term.

Likewise, Obinno Integrated Farms adopted sound marketing skills during the course of the UNDP / TEF program. This has aided the company in rolling out various promotional strategies with an aim of increasing its revenue and reach. The effect of this is observable in the exceptional growth in average monthly revenue recorded at over 87% in the just one year.

c) Highlight of societal value created

Obinno Integrated Farms has been lauded to champion sustainable farming techniques and tools among its clientele. This directly feeds into the targets set out by Sustainable Development Goal 12. Through its activities, the company has been able to achieve the sustainable management and efficient use of natural resources while ensuring that farmers have the relevant information and awareness for sustainable farming methods.

The company is also seen to promote the attainment of sustainable food production systems and resilient agricultural practices through the provision of genetically modified seeds and cultivated plants. This will actively contribute to solving the problem of food insecurity in the society.

CASE STUDY 15 - HIMMSCOMP ICT ACADEMY

Name of Beneficiary	Haruna Ibrahim
Country of Selection	Nigeria
Business Sector	Education & Training

a) Background:

Himmscomp ICT Academy is a micro enterprise which specializes in the provision of ICT based Foundational Education at both the intermediate and advanced level, using state-of-the-art facilities and equipment. Specifically, the company offers ICT training services which incorporates website development and design hosting, maintenance, marketing, application development, social media marketing and analysis and among other. Himmscomp ICT Academy aims to bridge the knowledge gap in the society through providing flexible trainings which suits different classes of people.

Himmscomp ICT Academy also provides certificate programs which are targeted at upskilling individuals to achieve more in their individual careers.

b) Impact of the UNDP / TEF Entrepreneurship on Himmscomp ICT Academy

Through the support received from the UNDP / TEF program, Himmscomp ICT Academy has been able to ramp up its business management strategies while incorporating measures which drives revenue and profitability. Specifically, the company was able to develop adequate performance reporting techniques which exposed the value of the firm and increased its attractiveness to a plethora of funding sources. Through utilizing annual reporting, the company successfully drove its average revenue by over 150% in the last one year.

Moreover, the funding received by Himmscomp ICT Academy from the UNDP / TEF Programme was pivotal in its expansion drive. This assisted the company in purchasing essential equipment and tools which has not only aided the dispensation of services, but has also helped grow the company's cash flow and business sales by an estimated 11-20% in the short term

c) Highlight of societal value created

The ICT sector has been fingered as a major driver of sustainable economic development in the society. Himmscomp ICT Academy provides high quality, convenient and comprehensive computer education which aims at adding value to every student. Thus, through upskilling individuals in ICT usage and application, the company directly contributes to the attainment of Sustainable Development Goal 9. This advocates the universal access to information and communications technology in the society which is a focal point of Himmscomp ICT Academy.

Also, through strengthening the scientific and technological capacity of individuals, Himmscomp ICT Academy directly supports the actualization of Sustainable Development Goal 12 in our society.

CASE STUDY 16 - SIMAM PHARMACY

Name of Beneficiary	Faisal Shehu Imam
Country of Selection	Nigeria
Business Sector	Healthcare

a) Background:

Simam Pharmacy is a micro enterprise which engages in the sales and distribution of high-quality drugs and hospitals targeted at cities across Nigeria. The company aims at achieving inclusive healthcare for individuals through offering products at the lowest possible price. Specifically, the company is a patent medicine store which feeds the community with proper diagnosis and drugs to alleviate ailments.

Simam Pharmacy also engages in diagnosis and possess the requisite manpower and facilities to deal with minor medical cases while transferring major medical cases after administering first-aid to the patient.

b) Impact of the UNDP / TEF Entrepreneurship on Simam Pharmacy

Simam Pharmacy have actively engaged in the TEFConnect platform provided by the UNDP / TEF program. This has helped the company to improve its network and aided collaboration with other health experts located within and beyond Africa. According to Simam Pharmacy, this has been instrumental in expanding its supply chain over the last year and has helped align its activities to international best practices.

Also, Simam Pharmacy was able to leverage upon the business development trainings provided by the UNDP / TEF Programme to improve its marketing processes and practices. This has directly interpreted to a growth in average revenue of over 300%

c) Highlight of societal value created

Simam Pharmacy is dedicated towards increasing life expectancy in the local economy through prompt diagnosis and treatment of common ailments plaguing the society. This is seen to be instrumental in the achievement of Sustainable Development Goal 3 which promotes healthy living and well-being for all at all ages. The activities of Simam Pharmacy would also be pivotal in eliminating the habit of self-medication among individuals in the society.

CASE STUDY 17 - LOFTY JOB MULTILINKS SERVICES

Name of Beneficiary	Augustine Ndukwe Agwu
Country of Selection	Nigeria
Business Sector	ICT

a) Background:

Lofty Job Multilinks Services is a micro enterprise focused on making ICT ubiquitously relevant and readily available to every business in Nigeria. Specifically, the firm is an ICT/software development/Media firm as well as an institute of information technology which develops cutting edge software application for clients, supply and maintain ICT infrastructures and engage in media advertisement placement. The company also utilizes high-class cutting-edge technologies/resources to train individuals on courses like Java, Java EE, C++, C#, ASP.NET, PHP web development, advanced web/mobile (android/IOS), and machine learning.

Lofty Job Multilinks Services also seeks to close the employment gap through conducting in-house recruitment, entrepreneurship training and external placement for graduate jobseekers. It also provides a dedicated web portal(s) for job search, to ease the rigors of job hunting in Nigeria as well as avail jobs to qualified and verified candidates.

b) Impact of the UNDP / TEF Entrepreneurship on Lofty Job Multilinks Services

Lofty Job Multilinks Services have effectively leveraged the business advisory services offered by the UNDP / TEF Programme to effect a change in its organizational structure over the past one year. This has accelerated the growth rate of the company within the time frame. Specifically, the company experienced a significant growth in its cash flow and business sales by an estimated 91-100%.

Furthermore, the UNDP / TEF Programme helped the company to implement business promotional strategies through active mentoring and business development trainings. This improved the firm's visibility and resulted in a significant growth in average monthly revenue by an estimated 140%.

c) Highlight of societal value created

Through its activities, Lofty Job Multilinks Services has created immense value to the society. The company, through its entrepreneurship training and job placement, has aided the achievement of full and productive employment and decent work for all in the society. This directly feeds into the actualization of Sustainable Development Goal 8 in the community and helps promote youth employment in the society through adequate education and training.

By promoting universal access to information and communications technology in the society, the company creates the foundation for the building of Sustainable Development Goal 9 in the society. This will not only support domestic technology development and industrial diversification but also help in achieving inclusive and sustainable industrialization in the society.

CASE STUDY 18 - JIDDAH UMAR POULTRY FARM

Name of Beneficiary	Maijidda Umar
Country of Selection	Nigeria
Business Sector	Agriculture

a) Background:

Jiddah Umar poultry farm is a Micro-Enterprise into poultry farming after which the chickens and eggs are sold to retailers and end-users in the city.

b) Impact of the UNDP / TEF Entrepreneurship on Jiddah Umar poultry farm

The UNDP-TEF entrepreneurship Programme has aided Jiddah Umar with capital seed injection to raise about 20% of the capital required. Since joining the entrepreneurship Programme , she has seen an increase in monthly revenue from 150 USD to 350 USD with the aid of business promotion. A major reason for this increase is testament to the TEF Forum, business advisory services, strategic planning, mentorship, and Business linkages services. As a result of the Programme , Jiddah Umar poultry farm is responsible for creation of direct jobs for 40 individuals and indirect jobs for over 50 individuals. For the past one year after joining TEF Entrepreneurship Programme , Jiddah Umar poultry farm regularly pays all its employees. Over the last 1 year, investments have been made in the business which has seen an upturn in profits despite the pandemic as a result of Improved business networking from the Programme . The business also produces annual reports to engage stakeholders and assess performance for the financial year. Jiddah umar hopes to continue and expand her poultry farm through investments.

c) Highlight of societal value created

The success of Jiddah Umar poultry farm has directly contributed to the promotion of female entrepreneurs in the country. Being a female in a male dominated business, Jiddah Umar poultry farm aims to bring in more women into farming through providing adequate trainings and extension Programme s to women, especially in the rural areas.

Moreover, the expansion of Jiddah Umar poultry farm has led to a corresponding growth in its workforce which has significantly bridged the employment gap in the community. The company intends to continue its employment drive and make agriculture attractive to youths in the society.

CASE STUDY 19 - LEAN PORK PRODUCTION ENTERPRISE

Name of Beneficiary	Rami Sandra
Country of Selection	Cameroon
Business Sector	Agriculture

a) Background:

Lean Pork Production Enterprise a micro enterprise which is into the production and fattening of lean pigs to be slaughtered and sold to businesses such as hotels, retailers, and end users.

b) Impact of the UNDP / TEF Entrepreneurship on Lean Pork Production Enterprise

Before being selected for the UNDP-TEF entrepreneurship Programme , Rami was an employee for a private organization in Cameroon. The Programme is responsible for majority of the funding for the business. Since joining the program, Rami has seen an increase in monthly revenues from 40,000frscfa - 70,000frscfa. Rami is genuinely passionate about her business and the Programme also aided Rami with entrepreneur training, business plan development & implementation, Business advisory services and capital seed injection. Rami strongly believes the UNDP / TEF Programme has had a significant impact on her business operations through the business management trainings, TEF Connect, Business capacity development management and sustainability planning. The business also produces annual reports to engage stakeholders and assess performance for the financial year. However, operations have been hampered due to government regulations and COVID-19 restrictions. Rami hopes to persevere through and expand her business operations in 2022.

c) Highlight of societal value created

Lean Pork Production Enterprise has been able to contribute to solving the problem of food security in our society. This is especially helpful when considering the sustainable measures adopted by the company in conducting its activities. Also, the company possess the potentials to bridge the employment gap in its local community while upskilling youths through adequate trainings.

CASE STUDY 20 - TATOU NEGOCE & CONSULTING

Name of Beneficiary	Kadiatou Malet
Country of Selection	Mali
Business Sector	Consulting

a) Background:

Tatou Negoce & Consulting is a micro enterprise that offers Consulting in Nutrition, food production and logistics management.

b) Impact of the UNDP / TEF Entrepreneurship on Tatou Negoce & Consulting

Malet was a full-time student prior to starting her consulting firm and being selected for the UNDP-TEF Entrepreneurship Programme Malet shared the passion of wanting to be her own boss from a young age. Malet owns the original site of where her business began, as such added costs for rent have been avoided. The Programme has aided Tatou Negoce & Consulting through capital seed injection, 12-week training program, TEF Forum, business advisory services, mentorship business plan development and implementation. Business profits have increased by 10% over the past year despite the pandemic due to effective business plan implementation, visioning and strategy as a result of Malet's engagement with TEF. Malet hopes to continue with the same business while looking to expand their business operations to different locations in the country.

c) Highlight of societal value created

Tatou Negoce & Consulting plays a pivotal role in promoting the achievement of full and productive employment in its community. Through its growth trajectory, the company has actively closed the employment gap in the community while ensuring the adequacy of food for the populace.

CASE STUDY 21 - MODIBO S. DIARRA

Name of Beneficiary	Modibo S. Diarra
Country of Selection	Mali
Business Sector	ICT

d) Background:

Modibo S. Diarra is an entrepreneur who specializes in providing computer and telephone installation services for individuals and corporations. He also provides electrical installation services and supplies computer and telephone accessories for clients.

e) Impact of the UNDP / TEF Entrepreneurship on Modibo S. Diarra

Loss of job was one of the major driving factors which made Modibo to dive into entrepreneurship and establish his business. The UNDP-TEF entrepreneurship Programme is responsible for majority of the funding for the business. This funding has allowed Modibo to upscale his business and purchase relevant office equipment such as scanners and copiers which are central to the effective administration of the business.

The UNDP-TEF entrepreneurship Programme also provided Modibo with essential trainings bordering on business management, business plan development and customer management which provided him with the leadership and managerial skills which were relevant in growing the business. Specifically, the trainings helped Modibo to gain an in-depth understanding of the business activities and stakeholder relations. It also provided him with a baseline which he could use to gauge his future performance. Modibo strongly agrees that these trainings were central to the success and growth of his business.

f) Highlight of societal value created

The activities of Modibo directly feeds into the goals and targets of the Sustainable Development Goal 9. The business has been passionate about providing universal access to information and communications technology. This is observable in its low-priced services and its dedication to educate individuals on the use of ICT tools in their everyday lives. This will help position the society for enhanced research and support domestic technology development.

The expansion of the business has also created employment opportunities in the society. This will help bridge the employment gap in the society as well as eradicate poverty in the local economy.

CASE STUDY 22 - MODIBO KEITA

Name of Beneficiary	Modibo Keita
Country of Selection	Mali
Business Sector	Waste Management

a) Background:

Modibo Keita operates a waste collection and management business. Specifically, the business engages in the collection of waste not limited to construction and demolition debris, radioactive waste, recyclable materials, and municipal solid waste.

b) Impact of the UNDP / TEF Entrepreneurship on Modibo Keita

The need for financial autonomy and job creation led Modibo to establish his business in the waste management sector. However, the dearth of funds has grounded the business for some time. Through the capital seed injection provided by the UNDP-TEF entrepreneurship Programme, Modibo has been able to purchase much-needed equipment such as a computer system which he uses to keep track of his business. Also, the funding has been able to help guarantee the salaries and wages of the business employees, thus ensuring uninterrupted service provision.

Modibo strongly believes that the training, mentoring, follow-up activities provided by the UNDP-TEF entrepreneurship Programme were pivotal in expanding the activities of his business. Specifically, the business management trainings, TEF Connect, Business capacity development management and sustainability planning provided by the Programme has helped reposition his business operations positively. This has significantly impacted the average generated revenue and has helped attract new customers while retaining existing ones.

c) Highlight of societal value created

Through engaging in waste collection, Modibo ensures that the environment remains sanitary and hygienic to accommodate. The business aims at managing all wastes throughout their life cycle and reducing waste generation through prevention, reduction, recycling and reuse to achieve a sanitary environment. This directly supports the achievement of Sustainable Development Goal 6 and 12 in the society and will help in reversing land degradation and biodiversity loss due to improper waste disposal in the society.

Through proper management and financing, the business also possesses the potentials to significantly bridge the observable employment gap and broadening the revenue base of the local economy.

CASE STUDY 23 – JEANNE KEITA

Name of Beneficiary	Jeanne Keita
Country of Selection	Mali
Business Sector	Manufacturing

a) Background:

Jeanne Keita engages in the manufacture and distribution of various types of high-quality soaps for hand washing and other household works. The business produces liquid soaps, detergents, and block soaps in commercial quantities to meet the needs of this soap manufacturing industry and market.

b) Impact of the UNDP / TEF Entrepreneurship on Jeanne Keita

Selling body soap products to patients as a nurse led Jeanne to establish her own soap making business. However, inadequate financing has impeded the growth of the business. As a result, the capital seed injection provided by the UNDP-TEF entrepreneurship Programme was very pivotal for Jeanne. Jeanne has since utilized the funds to purchase much needed machines and tools which has not only made her soap making process mor efficient but has also helped increase the rate of production, which has invariably interpreted to increased business revenue.

Also, the business development and mentorship training provided by the UNDP-TEF entrepreneurship Programme helped Jeanne in developing her business. She is of the view that the training and follow up activities involved in the Programme has helped improve her financial planning and management techniques which were indispensable in the growth process. Jeanne strongly believes the UNDP / TEF Programme has had a significant impact on her business operations through the business management trainings, sustainability planning and business capacity development management. The trainings also equipped her with basic business promotional skills which has helped ramp up business sales in the past one year.

The TEF Connect platform provided by the UNDP-TEF entrepreneurship Programme also created a platform for Jeanne to network with fellow industry players and learn new and innovative ways of carrying out her business activities. This has contributed to upskilling Jeanne and making her business activities more efficient.

c) Highlight of societal value created

Through active networking, Jeanne has been able to innovate and upgrade her business activities for increased economic productivity. This lays the foundation for attaining Sustainable Development Goal 8 in the society through ensuring improved resource efficiency in production activities.

Jeanne also tackles the issue of sanitation in the environment through the provision of high quality and affordable range of soaps. This ensures the universal access to sanitation and hygiene in the local economy.

CASE STUDY 24 - MICHEL DACKONO

Name of Beneficiary	Michel Dackono
Country of Selection	Mali
Business Sector	Agriculture

a) Background:

Michel Dackono runs a business which specializes in providing poultry products to consumers. Specifically, the business provides chicken eggs and chicken meat to the target market.

b) Impact of the UNDP / TEF Entrepreneurship on Michel Dackono

The goal of maintain financial autonomy and bridging the employment gap in the society led Michel to start his business. However, lack of entrepreneurial training hindered the growth of his business. As a result, the mentorship and business advisory services offered by the UNDP-TEF entrepreneurship Programme was especially helpful in setting the business on the growth path. Michel was able to harness the entrepreneur training, business plan development & implementation and Business advisory services offered by the Programme to upscale and reorganize the organizational structure of his business. The business now produces annual reports to engage stakeholders and assess performance for the financial year. This has not only made the business attractive to new investors but has also helped increase firm visibility and attracted new clients.

Moreover, the capital seed injection gotten through the UNDP-TEF entrepreneurship Programme was instrumental in upscaling the business. This was used in acquiring new office equipment and farm tools which has helped improve production efficiency while also boosting production. This has not only boosted average monthly revenue but has also helped the business to conduct its activities in a more sustainable manner.

c) Highlight of societal value created

Through rearing chickens for egg and meat, Michel seeks to contribute his own quota towards feeding the world's population and reducing food insecurity in the society. This goal directly feeds into those of Sustainable Development Goal 2 which promotes sustainable food production systems to support increased agricultural productivity.

CASE STUDY 25 - YOUSOUF SALL

Name of Beneficiary	Youssef Sall
Country of Selection	Mali
Business Sector	Construction

a) Background:

Youssef Sall owns a micro enterprise which specializes in offering professional construction services to individuals and corporations. The business engages in the installation of antennas decoders and surveillance cameras. The business is also engaged in constructing and installing solar panels and batteries for clients.

b) Impact of the UNDP / TEF Entrepreneurship on Youssef Sall

For Youssef, growing up in a family of entrepreneurs influenced his decision to start a business. However, the absence of funds and investors took a negative toll on the business. As a result, the seed capital injection provided by the UNDP-TEF entrepreneurship Programme played a pivotal role in repositioning the business activities of Youssef for profit. With the acquired funds, Youssef was able to acquire a motor vehicle which has been useful in improving logistics in the company. This has not only reduced operation cost for Youssef but has also resulted in increased revenue as a result of increased operational efficiency.

Moreover, Youssef strongly believes that the lack of business management skills is the primary cause of business failures in his country. As a result, Youssef harnessed the business management trainings, TEF Connect, Business capacity development management and sustainability planning to scale up his capacity in the development and implementation of a business plan which were instrumental in ensuring the growth of the business. This also helped Youssef to develop proper business promotion plans that have increased the volume of business sales over the period of one year.

c) Highlight of societal value created

Youssef Sall plays a pivotal role in promoting the achievement of full and productive employment in its community. Through its growth trajectory, the company has actively closed the employment gap in the community.

CASE STUDY 26 - FAMA GUINDO

Name of Beneficiary	Fama Guindo
Country of Selection	Mali
Business Sector	Fashion

a) Background:

Fama Guindo is a micro enterprise which specializes in the retail of fashion items. The business sources fashion merchandizes such as handbags, sandals, abayas, watches, perfume earrings, and among others from other countries for resale in Mali.

b) Impact of the UNDP / TEF Entrepreneurship on Fama Guindo

For Fama Guindo, the absence of funding has been a major setback for her retail business. The capital seed injection provided by the UNDP-TEF entrepreneurship Programme was therefore instrumental in ensuring the growth of the business. The funds were exactly useful in providing startup funds for the business and for the acquisition of inventory. This has directly interpreted to a significant increase in the revenue generating capacity of the business within a short period.

Having also participated in the entrepreneurship training, mentoring training, business plan development & implementation and Business advisory services provided by the UNDP-TEF entrepreneurship Programme , Fama Guindo has been able to improve her business management skills and set up relevant structures in her business. This has also equipped her with relevant business promotion skills which has helped ramp up the average volume of business sales within the period of one year.

c) Highlight of societal value created

Fama Guindo aims to create jobs in her locality through her business. The business currently has 3 employees with plans to increase the workforce as the business expands. This will help eradicate poverty in the society while closing the observed employment gap.

CASE STUDY 27 - OUSMANE ABDERRAHMANE DICKO

Name of Beneficiary	Ousmane Abderrahmane Dicko
Country of Selection	Mali
Business Sector	Education & Training

a) Background:

Ousmane Abderrahmane Dicko operates a micro enterprise which specializes in offering basic skill acquisition training for students and young unemployed graduates to facilitate their employability.

b) Impact of the UNDP / TEF Entrepreneurship on Ousmane Abderrahmane Dicko

Ousmane Abderrahmane Dicko received extensive training in human resources management and communication in public relation during the UNDP-TEF entrepreneurship Programme . This has helped in the growth of the business. According to Ousmane, good corporate structuring and improved strategic communication has greatly increased the visibility of his business. This has directly interpreted to improved volume of clients for the business and has helped Ousmane to develop a new management strategy which adapts his service offerings to the needs of the customer. Ousmane also learnt business plan development & implementation and how to utilize the SMART strategy in business planning. This has developed his capacity in employee and business management.

The capital seed injection provided by the UNDP-TEF entrepreneurship Programme was also useful in the acquisition of assets such as office automation equipment which were required for the smooth running of the business. This has enabled Ousmane to increase the volume of training Programme is offered by his business and equipped them with the requisite capacity.

c) Highlight of societal value created

The activities of Daniel Ezimadu are directly in line with the Sustainable Development Goal 8 which promotes youth employment, education, and training in the society. Through its garnered capacity from the growth process, the business has also experienced an expansion in its workforce, hence, reducing unemployment in the locality.

Case Study 28 – SOUMANA ALOU DEMBELE

Name of Beneficiary	Soumana Alou Dembele
Country of Selection	Mali
Business Sector	Agriculture

a) Background:

Zouken agro business (Ezab) is a micro-enterprise that specializes in the production and distribution of poultry products (broilers, eggs) on the market to retailers and end users.

b) Impact of the UNDP / TEF Entrepreneurship on Zouken agro business (Ezab)

Through the business advisory services and capital seed injection provided by the UNDP-TEF entrepreneurship Programme, Zouken agro business (Ezab) has been able to grow and expand through TEF connect and the relationships made from the TEF Forum. Particularly, Soumana noted that the biggest advantage of the Programme is that it allowed the beneficiaries to get into the entrepreneurial field, as well as to have financial freedom. Soumana Rami strongly believes the UNDP / TEF Programme has had a significant impact on her business operations through the business management trainings, Business capacity development management and sustainability planning.

c) Highlight of societal value created

The activities of Zouken agro business (Ezab) address the issues of food security in Mali through the production and distribution of poultry products (broilers, eggs) to the community. This is directly in line to achieve Sustainable Development Goal 2 and 12 in our society. Zouken agro business (Ezab) also creates jobs for members of the community, this directly contributes to Sustainable Development Goal 8.

CASE STUDY 29 - NÉHÉMIE GUINDO LIVESTOCK FARM

Name of Beneficiary	Néhémie Guindo Livestock Farm
Country of Selection	Mali
Business Sector	Agriculture

g) Background:

Néhémie Guindo Livestock Farm is a micro enterprise which specializes in the breeding of chicken and other poultry birds for local consumption. The business also engages in the production of eggs and other poultry products.

h) Impact of the UNDP / TEF Entrepreneurship on Néhémie Guindo Livestock Farm

Néhémie Guindo Livestock Farm was able to harness the business trainings offered by the UNDP-TEF entrepreneurship programme to boost the productivity of the business. Specifically, through the TEFConnect platform, the business was able to network and connect with other poultry breeders across the country. This helped the business to adopt new and improved methods in carrying out its business which has significantly boosted production and directly affected the revenue generation capacity of the business positively. Also, leadership and managerial skills which were relevant in growing the business were impacted during the course of the UNDP-TEF entrepreneurship programme. This has especially equipped Néhémie Guindo Livestock Farm with an in-depth understanding of the business activities and stakeholder relations. It also provided him with a baseline which he could use to gauge his future performance.

The capital seed injection provided by the UNDP-TEF entrepreneurship programme was also pivotal in expanding the activities of Néhémie Guindo Livestock Farm. The funds were utilized to purchase relevant equipment and tools which has not only made the business more efficient but has also helped boost the overall productivity of the business.

i) Highlight of societal value created

Through the rearing of birds and production of other poultry products, Néhémie Guindo Livestock Farm directly contributes to bridging the food security gap in the community. The growth of the business has also improved its employment generating capacity which has directly contributed to closing the employment gap in its community.

CASE STUDY 30 - TMS-MALI

Name of Beneficiary	TMS-Mali
Country of Selection	Mali
Business Sector	Education & Training

d) Background:

TMS-MALI is a micro enterprise which specializes in equipping youths with marketable entrepreneurial skills which can be used to generate an income. The business also helps young people to plan their projects and seek funding to reduce unemployment in the society.

e) Impact of the UNDP / TEF Entrepreneurship on TMS-MALI

TMS-MALI strongly believes that the interventions by the UNDP-TEF entrepreneurship programme were especially pivotal in scaling its business activities. Specifically, the business mentorship sessions, business management trainings, TEF Connect, Business capacity development management were useful in developing the capacity of the management team. This positioned the business for increased value creation and equipped the management team with the requisite knowledge for upscaling the activities of the business. It also helped the business expand its training offering, thus directly increasing its business sales and average monthly revenue.

The business was also able to acquire relevant tools used in its activities. Being an entrepreneurial training establishment, its activities were greatly hampered by the unavailability of tools. This was ameliorated by the capital seed injection provided by the UNDP-TEF entrepreneurship programme. This has led to the exponential growth of the business within a period of one year.

f) Highlight of societal value created

TMS-Mali seeks to upskill the youths in the society through equipping them with relevant entrepreneurial skills which could be used in income generation. This will not only help bridge the employment gap in the society but will also boost the overall productivity of the local economy and actively develop the local value chain through the creation of relevant forward and backward linkages.



6.0

Conclusion and Recommendations

6. Conclusion and Recommendations

6.1. Conclusion

Effectiveness

Generally, the project has made considerable contribution to youth empowerment and employment in Africa. The most important success factor is the innovative communications and use of technology. The buy-in of several development partners and use of the YouthConnekt model has contributed to attract more interest and credibility to the program. This is so as YouthConnekt is an African programme committed to empowering Africa Youth by developing solutions particular to the continent. Our findings reveal that this motivation has continuously encouraged and enhanced existing partnership of the TEF programme with the European Union, US Department of States, AfDB, GIZ, Google, etc. Initially there was no remarkable difference in the level of motivation and participation of female compared to male beneficiaries. However, the gap between female and male participation has been improved with the 2021 beneficiary pool with almost 70% female entrepreneurs. This has improved the overall gender ration of the Programme .

UNDP-TEF Programme objectives were clearly stated, significantly achieved, and aligned to the YouthConnekt model. The foundation has remarkably leveraged and deployed technology to mobilize, motivate and empower entrepreneurs. Youth and women owned and led businesses have been established and maintained. Entrepreneurs have been empowered with business skills and access to finance to support their businesses.

Relevance

The four major components of the UNDP - TEF Entrepreneurship Programme are relevant to addressing key development issues in Africa, especially as it relates to the continent's youthful population. Specifically, the components of the Programme are relevant to driving job creation, upskilling young people, providing required financing for business operations, and getting required mentorship and support to scale performance. These are also in line with the strategic priorities and objectives of both TEF and UNDP.

Efficiency

The UNDP-TEF Programme is overall efficient in terms of cost per beneficiary and timely delivery of Programme activities within a difficult operating environment. There is a possibility of trade-off between low cost of intervention, high numbers of targets and quality of programming. Efficiency in terms of coordination, collaboration, feedback mechanism and institutional arrangements with key stakeholders at regional and country level is can be improved.

Durability

The benefits of the TEF / UNDP Entrepreneurship Programme are long-lasting and surveyed beneficiaries indicated readiness to continue with leveraging the outcomes and projecting the benefits of the Programme , despite completing the Programme . Some of the beneficiaries have further transferred the impacts of the Programme to other individuals within their respective communities.

Coherence

The UNDP TEF Entrepreneurship Programme aligns with specific components of global and regional development priorities (SDGs and the Africa 2063 Agenda). Beneficiaries of the Programme also participate in the general project activities outlined for other entrepreneurs benefitting from other partners. It was however noted UNDP's target beneficiaries are general young and innovative entrepreneurs in the scoped-in locations. This is unlike some of the identified partners who have strategic demographic features for beneficiaries - to fit into their larger organisation priorities and ambition. Also, a well-designed, actionable roadmap of the Programme to meeting or contributing to specific development priorities could not be assessed.

Impact

The UNDP Entrepreneurship Programme has had meaningful impacts on beneficiaries and their communities. It has contributed to addressing regional challenges related to unemployment, poverty, digitization, skills and capacity gaps, peer-to-peer learning, global brand perception of SMEs in the region, amongst others. However, the impacts of the Programme can be scaled in terms of ensuring that all beneficiaries participate in the entire Programme activities / lifecycle.

Sustainability

Sustainability of the grants by the beneficiaries is likely minimal because some of the grants cannot possibly pay for operation costs over a year. Due to the impact of COVID-19 it is likely that profits from the businesses may not be able to sustain the long-term shocks of the pandemic.

The UNDP- TEF entrepreneurship Programme currently contributes to an increase in the number of SMEs in Africa. However, assessment findings reveal that a few of these beneficiaries sometimes to kick-start their businesses after the Programme , while a few others close their businesses after a while. This is because of several factors including government policies and regulations, unforeseen disruptions like the pandemic, as well as the relative percentage of grants received compared to the overall business needs.

6.2. Recommendations

Effectiveness

- The Programme should strengthen its monitoring processes, endeavor to work with other NGOs as third-party monitors to physically visit the business locations, identify gaps in implementing the skills provided to the beneficiaries, validate performance records, and encourage peer-learning amongst successful businesses
- Country level or state level refresher courses should be conducted for the alumni possibility through physical workshops to share ideas and best practices. Businesses can form cohorts or study cycles to meet from time to time and discuss issues affecting their sectors (for example poultry farmers can be engaging with each other through WhatsApp platform set up by TEF to discuss their experiences. Therefore, when new beneficiaries come they can join and learn from such groups)
- The Programme should enhance the branding and visibility of the partnership with UNDP
- The UNDP-TEF Programme may require more investment in central coordination of its monitoring, evaluation and learning processes.
- The Programme implementation roadmap can be designed to create specific roles and activities to be driven or supported by the Government. These should be strategically communicated to the government to ensure clarity and also, attract more government support - in ways other than funding. For example, facilitating a session on tax or regulatory processes, creating opportunities, etc.
- The Programme should assess the current male : female ratio of its beneficiary pool and clearly define the total number of female beneficiaries to be selected each year. This process will guide the Foundation to create quota per year for the number of female and male beneficiaries to be selected. Additionally, more deliberate effort should be made to reach out to more female entrepreneurs – by leveraging platforms that makes it easier for women to be aware of and apply for the Programme

Relevance

- Beneficiaries of the Programme should be supported through the process of fully participating in all components of the Programme including mentorship, alumni activities, trainings, etc. Partial participation in the entire UNDP /TEF Entrepreneurship Programme might hamper the scope of impacts the Programme would have on entrepreneurs.
- A feasibility assessment of the relevance of current seed capital disbursed should be conducted.
- Increase the value of the seed capital disbursed to create greater impacts through the Programme .
- Besides from trainings financial management, entrepreneurs should be made to indicate what part of their businesses they would be financing with the seed capital disbursed.
- Enhanced monitoring of funds disbursed to beneficiaries, to ensure that the capital disbursed are used to finance relevant business cost items.
- Efforts should be made to increase the percentage of women entrepreneurs by deliberately allocating at least 40% of the grants to female entrepreneurs.

Efficiency

- Establish referral system to enable MSMEs access low interest loans from development finance institutions
- Establish a robust and well-funded mentoring Programme to engage, motivate and retain quality mentors.
- Strengthen coordination, collaboration, feedback mechanism and institutional arrangements with key stakeholders at regional and country
- Establish structures for social safeguards, accountability and grievance redress and complaints mechanism

- In Nigeria the TEF could explore partnerships with institutions such as Bank of Industry (BOI), Development Bank of Nigeria (DBN) and so on to refer thriving business to access additional funds. Having access to more resources would contribute to expanding the small businesses, increase revenues and employment.
- The Programme can introduce an annual “star grant” probably not more than \$50,000 for the most outstanding MSME amongst the existing pool of beneficiaries. This could ensure that entrepreneurs continue to strive to be more efficient in the running of their businesses. The proposal of \$50,000 (which is ten times the initial funding) considered possible cost of renting, encouraging the entrepreneur to be fully employed by the business, acquisition of required facilities and equipment for growth, enhanced marketing of business and increased motivation and retaining of skilled workers for about two years (estimate) and overall business expansion. However, the performance criteria of selecting the entrepreneur for the star grant amongst the existing grantees can be developed by UNDP and TEF.

Durability

- Institute a more robust approach or model to following up with entrepreneurs during the early stages of their business start-up. This would provide relevant support and insights that might be required to properly launch operations and then advance to a level of stability.

Coherence

- Incorporate a strategy or KPIs that guides the alignment of the overall project objectives to specific development priorities. This would ensure that the project activities are further aligned and coherent with relevant regional and international development agenda like the SDGs and Africa Agenda 2063.

Impact

- More Programme beneficiaries should be encouraged to participate in and supported with trainings (upskilling) even after seed capital has been disbursed. This will provide ongoing upskilling (to a certain extent – period of their business) to entrepreneurs towards addressing specific / emerging skills gap.
- Integrate an approach for check-ins with entrepreneurs to monitor their performance and advise or support to the entrepreneurs on an ongoing basis. This was a feedback from some of the Programme beneficiaries, some of whom noted the importance of following up with beneficiaries even after disbursement would further ensure that the Programme results are achieved.
- A model or robust impact data governance and reporting approach should be developed for beneficiaries of the Programme to project outcome of key performance areas before and after their selection. This will provide real-time data on the impacts the Programme has had on beneficiaries (for example, number of jobs created before the Programme and at different periods after selection). This is very critical to fully understanding the impacts of the Programme, identifying high-performing areas, and tailoring the Programme strategy for greater value creation.

Sustainability

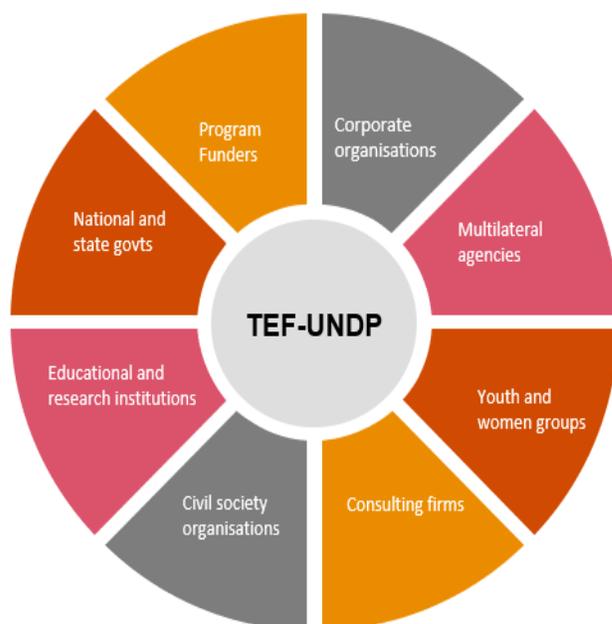
- Include training on Micro Insurance for the businesses to enable them manage risks
- Collaborate with Federal and State governments to adapt the UNDP-TEF YouthConnekt model
- Provide referral for the MSMEs to access loan from development banks at low rates. This can also include positioning these businesses to access grants and seed capital from other organisations - to scale up business operations

- Engage other CSOs to volunteer in providing capacity building, training, and re-training of beneficiaries using the TEF framework/approach
- TEF and UNDP should develop exit strategy and sustainability strategy for the UNDP-TEF Entrepreneurship Programme. The strategy should include a quantifiable roadmap to improving the gender dynamics of the Programme, amongst other sustainability indicators.
- Increase advocacy to government MDAs to ensure buy-in and creation of enabling policy for the MSMEs.

2.1. Opportunities for greater value creation through multi-stakeholder engagement and partnerships

The Tony Elumelu Foundation partnership with The United Nations Development Programme (UNDP), has yielded positive returns and made a great impact in the lives of many African youths. Stakeholder engagement is essential to ensuring local ownership, increased patronage and also the sustainability of development outcomes. These stakeholders are groups who are affected and play a part - to a varying degree - on the program's success and sustainability. To ensure consistent positive outcomes and to meet the overarching objective of the program, it is critical to identify stakeholders, their contributions and engage them consistently to ensure sustained positive outcomes and wider reach of the program. Engaging with these stakeholders will provide fresh perspective and new insight, enhance decision making, build trust and goodwill towards the Programme as well as early identification of potential risks and threats and improve overall accountability.

The stakeholders of the TEF-UNDP partnership are the Programme funders, the beneficiaries, national and state governments, educational institutions - research institutions and universities, multilateral agencies, corporate organisations, civil society organisations, Youth and women groups, private institutions, consulting firms and a host of others (See stakeholder map below)



TEF-UNDP Stakeholder Mapping

Effective interaction between these stakeholders will scale the impact of the program. For instance, Corporate organisations can provide internship opportunities for the entrepreneurs in addition to the training provided via the TEF platform. This will provide both a theoretical and practical platform for the beneficiaries to hone their entrepreneurial skills. These internships (which can be unpaid or with stipends) will give the selected beneficiaries an opportunity to develop workplace skills and attitudes vital for their enterprise while also contributing to the organisation's business objectives. This will also create a soft landing for the entrepreneurs after their training period as they have a network they can leverage to boost their businesses. Also, government agencies in countries of interest are critical to the sustainability and impact of the program. For instance, in Nigeria, trained entrepreneurs can be linked with the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in order to link them with internal and external sources of finance, appropriate technology, technical skills as well as to large enterprises. They can also assist with mass registration of businesses with the corporate affairs commission (CAC) to ensure a smooth running of the program. Also, there can be partnership with the Ministry of agriculture, land, and surveys to provide easier access to land for beneficiaries with interest in agriculture. These large masses of land can be provided within rural areas to also aid socio-economic development of the communities. Partnership can also be with the ministry of science and technology and specifically (in Nigeria), the National Information technology Development Agency (NITDA) for individuals with tech ideas. Scholarships can be provided for these beneficiaries so their tech innovations can be further refined and made easily accessible and visible to their target market.

Furthermore, research institutions such as universities, research institutes, business schools and other academic institutions can provide mentorship opportunities for beneficiaries. They can also provide facilities for test-run of ideas and prospects. The Programme can also target students in tertiary institutions to provide key training on entrepreneurial skills needed for business success. Universities and research institutions can be veritable grounds for cross fertilisation of ideas of beneficiaries as well as a platform where mentors can be sought for the program. Institutions such as the Lagos Business school can provide key strategies for selected beneficiaries to improve the success of their businesses. They can also help in developing content for the training module as well as providing mentors for young entrepreneurs using their time-tested approaches.

In order to promote inclusivity and broader reach of the program, special interest groups such as groups focused on women and people living with disabilities should be constantly engaged. For instance, the Women in Management, Business and Public Service Business (WimBiz) has a contributory associate pool of over 1,057 accomplished women in management, business, and public service and over 17,000 women in its database. A UNDP partnership with this organisation can provide opportunities for mentorship for young women to be successful entrepreneurs. These organisations can better coordinate beneficiaries within their groups to take advantage of the opportunities in the UNDP Programme so it's all encompassing. Consulting firms can provide technical expertise in effective monitoring and evaluation of the program. They can collect data, carry out surveys and employ diverse data analytic tools to effectively map the success of the program. They can also give feedback on gaps and areas of improvement.

In overall, there are significant opportunities for increased partnership and stakeholder engagement which should be explored and harnessed for a wider reach and sustained positive outcomes of the TEF-UNDP partnership.



7.0

References and Appendices

7. References and Appendices

7.1. References

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7.2. Appendix

- Evaluation Tools – KII Guide, FGD Guide, Observation Checklist, Survey Questionnaire
- List of documents Obtained
- Evaluation Terms of Reference
- List of Key Stakeholders
- Inception Report
- Transcribed Interview Notes - Mali & Nigeria
- Quantitative Survey Analysis
- Brief Bio of Evaluation Team

